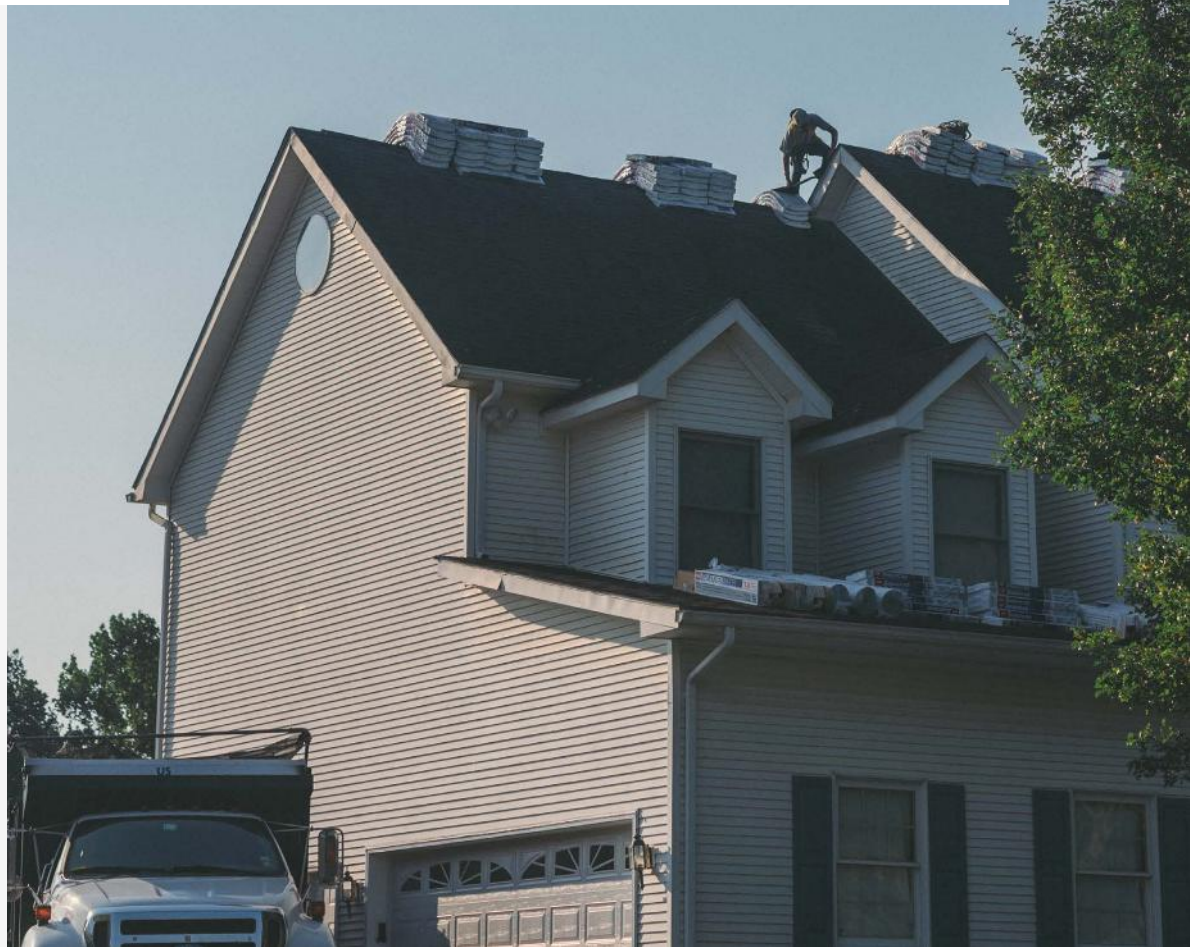


# New Roof? No Problem

The Simple Guide to Getting the Right Roof for Your Home

By Mark McShurley and Marty McMahon



Roofsimple®

## **NEW ROOF? NO PROBLEM**

*The Simple Guide to Getting the Right Roof for Your Home*

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# Table of contents

<b>Introduction</b>	<b>4</b>
<b>Replace vs Repair a Roof</b>	<b>7</b>
<b>Is Roof Replacement Necessary?</b>	<b>14</b>
<b>Roof Damage? Here are the Top Signs Your Roof Needs Work</b>	<b>24</b>
<b>4 Types of Roofers</b>	<b>34</b>
<b>How to Choose a Roofing Company</b>	<b>42</b>
<b>The Nonobvious Question You MUST Ask a Potential Roofer</b>	<b>49</b>
<b>Contracting a Roofer: How to Know if the Scope of Work is Acceptable</b>	<b>55</b>
<b>Roof Replacement Cost: What Should You Expect?</b>	<b>60</b>
<b>Will Roofing Companies Finance a New Roof?</b>	<b>69</b>
<b>Understanding Insurance: Can a Roofing Company Pay the Deductible?</b>	<b>75</b>
<b>Understanding Insurance: When to File a Roof Claim</b>	<b>80</b>
<b>11 Roofing Material Options</b>	<b>87</b>
<b>Energy-Efficient Roofs Explained</b>	<b>100</b>
<b>Best Roofing Manufacturers</b>	<b>109</b>
<b>Best Asphalt Shingles for Your Home</b>	<b>119</b>
<b>Roof Maintenance: How to Take Care of Your New Roof</b>	<b>133</b>
<b>10 Tips to Prep Your Roof for Storm Season (And Minimize Damage)</b>	<b>139</b>
<b>Ice and Water Shields: What You Need to Know</b>	<b>146</b>
<b>Glossary: Terms You Need to Know When Talking to a Roofer</b>	<b>152</b>
<b>About Roofsimple</b>	<b>174</b>

# Introduction

As a homeowner, caring for your home is your number-one priority. It's through regular maintenance and timely repairs that you increase the value of your home and ensure it protects your family for years to come.

That's especially true when it comes to your roof.

When your roof is damaged — or simply reaches the end of its lifespan — you'll need to choose the roof that's right for your home, your budget, and your geographic area. It's not a decision to take lightly. Neither is it a purchase most homeowners have a lot of experience with. Which makes it much more stressful than it needs to be. This much you know...

You want a roof you won't have to worry about when winds and storms begin to wage. You want a roof that will protect your home for the life of the warranty (or longer). You want a roof that's installed right.

But for that to happen, you need to understand your options, including the variables that might affect your decisions. The more you know about the roofing process, the easier it will be to make the right decisions when it's time to repair or replace your roof.

This book is designed to give you that information. Our goal: to empower you to be a smart consumer.

After reading these pages, you'll know what questions you should ask when hiring a roofing company. You'll be able to identify early warning signs that your roof needs

attention. You'll understand the benefits and drawbacks of the roofing materials available to you today.

Even more importantly, you'll know the lingo. When you're talking to roofers, you won't be confused by the terminology they use. You'll understand any references to the parts of your roof. You'll have a basic understanding of your financial options and when to file a claim.

That's going to make you a smarter consumer. You'll be able to choose the type of roofer that's right for your situation, and you'll feel confident that you're on the same page during your roofing replacement or repair.

**Do You Need a New Roof?**

CHAPTER ONE

# Replace vs Repair a Roof

Do You Need a New Roof?



Replacing a roof can be as simple as removing the old shingles and felt paper (or moisture barrier), or it can involve the replacement of the deck, gutters, roof vents, soffits, and eaves, and repairing any damage left behind after the failure of the old roof.

Repairing your roof, though, is usually limited to taking care of isolated damage.

When you discover roof damage (perhaps after a storm or a fallen tree limb), how do you know whether you should just repair the damage or replace the roof?

Here are 8 factors you need to consider before you decide.

## **1. The Age of the Roof**

The age of your roof is a huge factor in deciding whether to repair or replace it, because roofs have an expected life span, depending on the material and manufacturer.

Most roofs last 10 to 15 years. Some even longer. So if yours is only a few years old, it might make sense to just repair the damaged sections.

However, as roofs age, they may experience wear and tear that could make them prone to further damage. Repairing a roof is a temporary solution. It won't necessarily make a roof last longer. The roof's lifespan will still be limited by the age of the original roof.

It's also important to note that the older a roof gets, the harder it will be to match the color



of the existing shingles. Even if you saved some shingles from the original installation, they might not blend in well. The existing shingles will have weathered some and won't match the fresh ones right out of the box.

With that in mind, it might make sense to replace your roof even when the current damage is limited to one or two areas. Otherwise you could find yourself having to repair regularly until it's time to replace the roof anyway.

## **2. The Extent of the Damage**

How extensive is the damage? Is it just a few shingles that blew off in a storm, or did water get under the moisture barrier? Was the deck exposed or damaged? Did you experience a leak because of the damage?

If the damage is limited to a small area or just one section of the roof, repairing can be an economical way to address the problem. But, if the damage is extensive enough, a repair may end up costing almost as much as replacing the roof. Replacing the roof can also reveal any underlying issues that led to the problem in the first place.

## **3. The Type of Roof**

The type of roof you have can be a factor in deciding whether to repair or replace your roof.

For example, a slate roof can last over 100 years, so it may make sense to repair damage rather than replacing the entire roof. Roof tiles can be replaced individually, and the labor involved is minor. If the damage is a result of structural failure, however, or if water has damaged the deck, it might still make sense to replace the roof even if the slate tiles themselves can be reused.

With other types of roof, age becomes a major factor in making your best decision. Replacing individual shingles won't make the shingles around them last any longer. So a roof replacement makes more sense.

## **4. Urgency**

If a major storm is coming, you might not have time to schedule an entire roof replacement. Repairing, or at least protecting the roof, is key to avoiding further damage.

Some might think they're saving money by waiting till the storm season is over and then dealing with all the damage at once. But that's a gamble that could cost you more than the temporary repairs, even when you know the roof will need to be replaced.

Water damage to the interior of the house or wind getting up under the roof can cause damage that goes beyond the cost of simply replacing the roof.

## **5. Long-Term Plans**

How long do you plan to stay in your home? If you're thinking about selling in a few years, a new roof can be a selling point for potential buyers. You don't need to spring for the most expensive roof, but an old roof could put your home in the "fixer upper" category.

If you're planning on staying in your home forever, you might be able to justify the cost of upgrading your roof, because your cost will be spread out over the life of the home. And choosing a higher quality material isn't always that much more expensive.

## 6. Energy Efficiency

Roofing materials improve each year. Energy efficiency is one of the areas where roofs continue to evolve, and there are more choices than ever before. An energy efficient roof could actually help you recover some of the cost of installation in energy savings. Depending on the age or type of roof you currently have, that could add up fast.

## 7. Building Codes

Re-roofing is another way to save money and time. Basically, a new layer of shingles is placed right over the old ones. It's cheaper and faster because you don't have to remove the old roof. And it provides a new protective layer that will appear new from the street.

The drawbacks are significant though...

- If you already have two layers of shingles, most building codes won't allow a third. This is mostly because of the added weight of a new layer of shingles.
- The average weight of asphalt shingles is about 275–350 lbs. That's almost like putting two SUV's on a 2,500 square foot roof.
- Without removing the old shingles, there's no way to know if there's any damage underneath.
- Re-roofing can also void, or shorten, the warranty on the new shingles since they typically don't last as long as roof replacement.

The savings can be enough to make this option seem like the right decision, but be sure you're accounting for these hidden costs.

## 8. Budget

It's important to understand the difference in the cost of replacing vs. repairing a roof before deciding which option is best for you.

Repair is usually less expensive, but not always. The cost of repair can be more expensive per square foot. You don't get the benefit of bulk discounts on materials, and they can require as much labor as replacement.

The extent of the repair can also affect the price. Are you just going to replace a few shingles or patch a small area? Or, do you need to deal with any underlying issues that might be discovered.

For example, do you live in a high-wind area? Are the existing shingles rated for high winds? Repairing the isolated damage over and over again will likely cost more in the long run than upgrading to a better quality roof.

**Replacing Missing Shingles**, or patching an area by replacing missing or damaged shingles, is the least expensive solution when it comes to repair. But as we mentioned earlier, it may be difficult to match the new shingles with the old. If aesthetics matters to you, and it's on a highly visible section of the roof, that may not be the best solution for you.

**Partial Replacement**, or replacing an entire section of the roof rather than the entire roof, can be a cost-effective solution. This might be an option if roof damage is limited to one side of the roof. The old shingles are removed from that entire side, and a new moisture barrier and new shingles are added.

Even though this option solves the issue of matching shingles when patching, there are potential problems with this strategy. The new shingles may not line up well at the ridges where they join the old roof. Especially if the old roof already had two layers of shingles.

If the old roof did have two layers of shingles — the maximum number of layers allowed — then the cost of removing two layers of shingles may eat into your savings.

Another downside to partial replacement is that you still have an old roof on the rest of your house.

**Full Replacement** often seems like the most expensive solution, but it's actually less expensive per square foot than repair or partial replacement. It also allows for a complete inspection of the roof structure.

Any underlying damage can be discovered and dealt with before you put on the new roof. A full replacement essentially resets the clock on the life of your roof and allows you to take advantage of the newer materials and solutions available — or upgrade to a higher quality roof option. If the damage is covered by insurance, you might only be responsible for your deductible making the cost of repair even less of a savings.

## Bottom Line

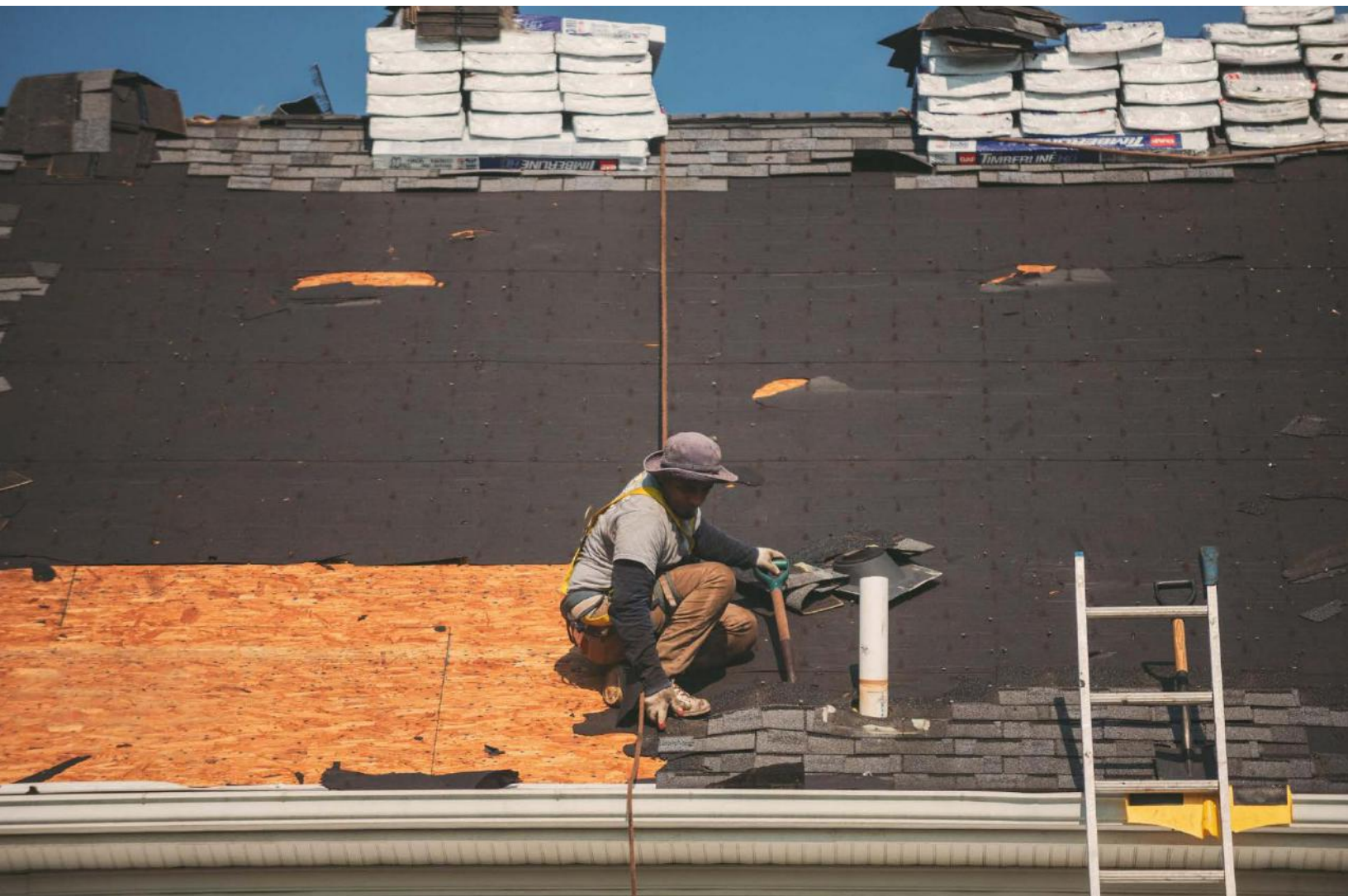
When trying to decide whether you should replace your roof or repair it, it's tempting to only consider the cost of replacement. But as you can see, there are many factors that can affect your decision.

If you're in doubt, a good service roofer can be a valuable resource. They can do a thorough inspection of your roof and identify how the factors we've just mentioned apply to your situation.

CHAPTER TWO

# Is Roof Replacement Necessary?

(Options, Pros & Cons)



When you discover you've got roof damage, you've got a choice: roofing replacement or repair.

In the last chapter, we looked at eight factors that should influence your decision. In this chapter, we'll dig into your options. We'll start with a quick review of the terminology — what's meant when you hear different words used by roofers — and then discuss the pros and cons of your options.

## **What's the Difference? Roofing Replacement vs. Repair**

### **What is roofing replacement?**

Roof replacement involves removing all the old shingles and felt paper or moisture barrier and replacing them with brand new materials. It might also involve repairing or replacing the deck or any other damage that's revealed when removing the old roof.

### **How is roof repair different from roof replacement?**

Roof repairs focus only on the damaged areas of the roof. If the damaged areas aren't

widespread, repairing can seem like a good option. But even if the damaged area is small, it might still be advisable to replace the whole roof.

There are also two other repair options, which are sometimes offered as budget-conscious solutions when the roof damage affects more than one or two areas: partial replacement and re-roofing.

**Partial replacement** is often done when damage is a little more extensive, but it's still limited to just one or two sections of the roof. Partial replacement involves removing all the old shingles from the entire section or side. A new roof is then installed and merged with the old roof at the ridges or valleys.

New shingles rarely match the old existing shingles. So the main idea here is to avoid the patchwork effect that can result from repairing just a few damaged or missing shingles.

**Re-roofing**, simply put, is adding a second layer of shingles on top of the old. It could technically be considered a repair because it doesn't replace the old shingles.

Each of these solutions for dealing with damage to your roof have their advantages and disadvantages. So let's take a quick look at the pros and cons of repairing and replacing your roof.

## Pros & Cons of Repairing Your Roof

Some homeowners make the mistake of waiting to deal with roof damage until there's enough work to justify calling a roofer. But the best time to deal with roof damage is the moment you see it.

Delays can lead to more severe problems: Water can get under the shingles or behind the flashing. Missing or damaged shingles can allow wind to lift up even more shingles. Leaks into the attic or the interior of the house can result in thousands of dollars of damage if left unattended.



When comparing the pros and the cons of repairing your roof, there are four areas worth focusing on — the cost, the time involved, the functionality and the aesthetics.

## Roof repair: the Pros

**Cost** – Repairing your roof may be less expensive than replacing your roof if the damage is minor or limited to a small area.

**Time** – Repairing your roof is quicker than replacing your roof. This could be important if the roof is exposed and bad weather is expected.

**Functionality** – A repair won't actually extend the life of your roof beyond its original life expectancy, but it may help the roof reach its full lifespan. Repairing damage quickly helps prevent the need for more extensive repairs later on.

**Aesthetics** – Roof damage can make a roof vulnerable to the weather and diminish the appearance of the house. Repairing the roof not only protects the roof from the elements again, but restores the street appeal.

## Roof repair: the Cons

**Cost** – Repairing your roof can be more expensive per square foot than replacement. Since it's usually a small area, you lose out on the bulk pricing for materials, and the labor involved is usually the same.

If you opted for a partial replacement (replacing a whole section or side) it might turn out to be almost as expensive as replacing the whole roof.

**Time** – Although repairs can often be done quickly, it's important to remember that they are temporary. The original roof is still limited by its age and quality.

**Lifespan** – Repairing your roof may not address underlying issues. Sometimes the repair can only deal with what's accessible without removing the old roof.

Water damage or other underlying issues may get overlooked. Replacing the roof allows for inspection of the deck and structure.

**Aesthetics** – Replacing missing or damaged shingles will rarely result in a perfect match. As shingles age, they lose some of their granules and they may fade. Even if you have shingles left over from the original installation, a perfect match is unlikely.

## Pros & Cons of Partial Replacement

### Partial Roof Replacement: the Pros

**Cost** – Partial roof replacement is only a bit more expensive per square foot than a total roof replacement.

**Time** – Partial roof replacement takes less time to complete since it's focused on a smaller area.

**Functionality** – Since the new section is essentially a new roof with new felt or moisture barrier and new shingles, it will perform like a new roof.

**Aesthetics** – New shingles over the entire side or section won't stand out as much as replacing only a few missing shingles would. The new shingles extend to a ridge or valley and minimize the color or age differences between the old and the new.

## Partial Roof Replacement: the Cons

**Cost** – The cost of removing and discarding the old roof material can be just as expensive as an entire roof replacement. The base costs of setting up the job, getting a crew on site, dumpsters for removal, etc., don't change that much even for a small section of roof.

**Time** – The average roof only takes 1–2 days to replace. Partial replacement may save you a day, but it won't help the older sections of the roof last any longer.

**Functionality** – The new section should last as long as any new roof would. Be aware, though, it doesn't really extend the life of your roof.

Here's why...

Let's say the old roof is rated to last an additional 10 years, and the new section is rated to last the full 20. In 10 years, when the whole roof finally needs replacing, you'll have to remove that new section as well and miss out on those extra 10 years.

**Aesthetics** – Running the edges of the new section to a ridge or valley does help hide the comparison of old with new, but it can also make the ridge or valley appear bulky or uneven.

## Pros & Cons of Re-roofing Your Roof

Re-roofing is technically a repair because it doesn't replace the old shingles. It simply adds another layer of shingles directly on top of the old. It may provide some immediate relief for a roof that has begun to fail, but there are some major drawbacks.

## Re-roofing Your Roof: the Pros

**Cost** – Re-roofing is the least expensive way to repair your roof from a cost-per-square-foot perspective. Since there's no labor involved in removing the roof, the savings can be significant. You also save because there's no need to haul away the debris from the old roof.

**Time** – Re-roofing is the fastest way to get your whole roof covered with new shingles.

**Functionality** – With a new layer of shingles, you have an instant layer of protection over the layer that may have begun to fail.

**Aesthetics** – If the old roof was stained, damaged or just tired, re-roofing will provide an immediate face-lift to your roof.

## Re-roofing Your Roof: the Cons

**Cost** – Most building codes only allow for a total of two layers of roofing. So when it's time to replace the roof entirely, the cost of removing 2 layers may offset any savings you realized when you opted to re-roof.

**Time** – The average roof only takes 1–2 days to replace, but it doesn't extend the life of your roof. In fact, re-roofing may shorten your roof's lifespan by years.

**Lifespan** – Shingles don't last as long when placed on top of old shingles. They do best when they're attached to a smooth surface. Some shingle manufacturers will actually shorten their warranties, or void them altogether, if they are laid on top of old shingles. Another disadvantage to re-roofing is that it doesn't deal with any of the unseen issues of the first roof layer.

**Aesthetics** – If you ever see a roof that looks lumpy or uneven, it might be a re-roofing job. The second layer of shingles will eventually conform to the shape that's underneath them and may even curl up at the edges.

This can be even more of a problem if the first layer was a higher quality roof. For example, architectural shingles are more dimensional than 3-tab shingles. A second layer of shingles may have difficulty laying flat over the more contoured look of architectural shingles.

That can also mean wind and water can potentially get blown up under the new layer.

## Roofing Replacement (And Why We Recommend It)

Replacing your roof is the most comprehensive way to deal with roof damage.

If your roof is brand new and still has a lot of miles left on it, repairing it can make sense. But if the damage is extensive, or if the roof is nearing its expiration date, roof replacement may be your best option.

### Roof Replacement: the Pros

**Cost** - Roof replacement is the most expensive option for dealing with roof damage. However, over time, the cost of replacing your roof may outweigh the cost of having to do repairs over and over again.

You see, when you repair a roof rather than replacing it, there are often additional problems that don't get addressed — which means the roof requires constant repairs and could end up costing more than a roof replacement would have cost.

When it comes time to finally replace the roof, you may have to do structural repairs that could have been avoided by replacing the roof earlier.

For example, one homeowner thought he could maximize the life of his roof by repairing

it over and over again. Any time a leak sprung up, he would replace a section, add a little more caulk or apply some sealant.

In fact, he did get a few more years out of the roof than it was rated for. But patching didn't solve some of the inherent problems with the roof, and every time water got inside, it did a little more damage.

Eventually, he gave in and had the roof replaced. The roofers took off layers and layers of repairs. When they exposed the deck, they realized the deck was damaged beyond repair. They removed the deck and discovered that the entire roof structure was compromised. Rafters, insulation, even the ceiling structure had been damaged over the years.

The replacement ended up costing three times what it would have cost for a normal roof replacement. The owner ended up spending thousands of dollars in repair, plus the added expense of rebuilding the entire roof from the ceiling up.

**Time** – Most asphalt roofs only take about 1–2 days to replace. Other roofs, like tile or slate, may take longer. But having your roof replaced isn't as much of an imposition as you might fear. Most service roofers do an excellent job of making sure the homeowner's life isn't interrupted.

**Functionality** – A new roof can last decades, and many come with a limited lifetime guarantee. Repairs, on the other hand, are temporary and don't actually add to the life expectancy of the remaining shingles or tiles.

Replacing your roof restarts the clock on your roof's lifespan. A new roof also means your roofer can adequately inspect the deck for any damage that isn't visible until the old roof and flashing is removed.

**Aesthetics** – Nothing compares aesthetically to a new roof. It can make a home look brand new again.

Repairing your roof can be the right decision in certain circumstances, but roof replacement might be the only good solution for your situation.

# Roof Replacement or Repair: Which Is Right for You?

From a financial perspective, repairs may seem like a good, short-term fix, while roof replacement may seem like overkill (especially if you only have a small leak).

But it's important to remember that a repair may not do enough to solve your problem. A leak indicates your roof might be failing. If that's true, a roof replacement can actually be more economical in the long run.

Not only that, the materials available for roofs today are better than ever. Your roof may only be 10 years old, but newer roofs are stronger, more energy efficient, and can resist damage better than older roofs can.

If you're debating a roofing replacement or repair, make sure you're looking at the bigger picture. Don't assume that a repair will solve the problem. In the long run, a replacement may be your best solution.

CHAPTER THREE

# Roof Damage? Here are the Top Signs Your Roof Needs Work





Whether you've experienced a severe storm or your roof is simply getting older, you may be wondering whether you've got roof damage. In this chapter, we'll review

- The most common types of roof damage
- Signs of roof damage — inside your home and on the roof
- What to do if you discover you do have damage

Let's get started.

## **The 7 Most Common Types of Roof Damage**

Roof damage can come from many different sources — storms, plants, animals, and other sources. But these seven are the types of roof damage you're most likely to experience.

### **1. Wind damage**

If you've got wind damage, you'll notice missing shingles or shingles that flap in the wind while still attached to the roof. Wind damage can also be seen along seams and joints, where it can cause the flashing to tear or buckle.

If you see wind damage, always check with your insurance company to see if it qualifies

for a claim BEFORE doing any repairs.

## 2. Hail damage

Typically, hail damage isn't visible from the ground unless the hail was quite large. If you see small dimples or dents on metal downspouts or on outdoor HVAC units, you may also have hail damage on the roof.

While we don't recommend climbing onto your roof to inspect it yourself, here's how you can spot hail damage:

- **On asphalt shingles**, hail damage usually shows up as a bunch of slightly dark spots where the granules have been brushed off.
- **On a metal roof**, you will see dents in the metal sheets, especially in a raking light. (This may be visible from the ground.)
- **On cedar shake**, one of the first signs of roof damage is extra wood splinters and chips in gutters and downspouts.

## 3. Rodent damage

This type of damage isn't as common, but with asphalt and cedar shake roofs, squirrels or raccoons will sometimes chew holes in the shingles near a ridge or edge of the roof so they can get into the attic. This type of damage may be visible from the ground.

## 4. Tree damage

If you have tree damage, you'll most likely know it. You might have heard the noise of a branch falling, or see a large branch on your roof or hanging from your gutter.

If you think a tree branch has fallen on your roof, it's a good idea to get inspected just in case. The impact can cause granules to brush off the shingles or, worse, create tears in the shingles.

## **5. Moss damage**

Moss can grow into your roof, causing structural damage to the shingles. You'll see it in heavy clumps over most of the roof or a portion of the roof. If it's been growing there for any length of time, you'll need to replace the shingles that are affected.

## **6. Ice damage**

In winter, accumulated snow can begin to melt on a warm, sunny day. When it does, it flows down your roof, toward the edge. But if temperatures drop before the snow has completely melted, the runoff will refreeze into ice.

When temperatures warm up again, this layer of ice can take longer to melt than the snow behind it. Instead of melting, it becomes a dam, holding back newly melted water, pushing it back up the slope of your roof and underneath your shingles.

When water gets under your shingles, if you don't have a moisture barrier, you're going to develop a leak, which you will likely see inside your home or in your attic.

## **7. Mechanical damage**

Sometimes, accidents just happen. Mechanical damage refers to any damage caused unintentionally by human activity, such as:

- Cleaning the gutters
- Shoveling snow off the roof
- Walking on a steep asphalt roof in really hot weather

To find mechanical damage, look for damaged flashing around chimneys, valleys, skylights, rakes, or walls. You know you've got it if you see shingles that:

- Have pulled up
- Lost granules
- Formed dark spots
- Are folded or torn

## **Signs of Roof Damage from Inside Your Home**

It's important to inspect for roof damage even before you see signs on the inside of your home. A professional roofer can do a complete inspection, but even without climbing onto your roof, you may see one of these common signs that you have roof damage.

### **Water leaks**

When roof damage occurs, water can get under the shingles or come in under the flashing. While it might not be enough to penetrate the walls or the ceiling, it can cause damage to the deck or soak into the insulation and become a breeding ground for mold.

Water leaks, more than any other type of roof damage, can compromise your roof's ability to protect the interior of your home. You might not even notice a leak until it's already caused a lot of damage. In fact, by the time a leak has gotten bad enough for you to see water dripping on your living room floor, it's likely that you have some damage in your attic as well.

Be aware, though, not all water leaks are caused by roof damage. If your water heater or HVAC system are in the attic, it could be coming from there.

### **Water stains on your ceiling**

Water stains often show up as brown rings or patterns on the walls or ceiling, but they

might not show up right away.

A slow leak that begins to soak into the ceiling or wall will leave a stain from the mineral deposits in the water when it dries out again. Depending on the color of your walls or ceiling, it could be hard to spot water stains. If you have a wood ceiling that's brown, or if the lighting in that corner is poor, you might not see the stain at all.

## **Peeling or bubbling of your walls or wallpaper**

Moisture can degrade the paste holding up your wallpaper and, over time, the paper will peel or bubble. It's the same with sheetrock. The moisture trapped inside can cause the inner layer to swell and the surface layer to bubble or peel.

## **Sagging ceiling**

If water puddles in the attic, your ceiling may begin to sag from the weight of the water. This kind of damage might not be noticeable right away, but the water will eventually wear its way through. If the water collects fast enough, it can get pretty heavy and cause a section of the ceiling to collapse on the floor.

## **Wet attic insulation**

Insulation can be surprisingly absorbent. If a leak is small enough, the insulation may absorb it before it becomes a drip on the inside of your house. Over time, that moisture can lead to mold. The insulation may also get compressed like a wet paper towel and lose its ability to insulate.

## **Damp or wet framing (in the attic)**

Condensation in your attic is never a good thing. It could be the result of poor ventilation

in the attic or moisture that has gotten between the shingles and the deck — or it could be a sign of roof damage. Any water trapped in the attic can create condensation on the framing when it evaporates.

Bottom line, moisture in the attic is not a good thing.

## **Musty or damp smell in your attic, basement, or crawl spaces**

When moisture gets trapped for any length of time, it can lead to mold and mildew. If you notice a damp smell in your home, there's likely moisture collecting somewhere. Remember, you might not see any stains or notice any peeling or sagging, but if you notice a musty or damp smell, mold and mildew might be the culprit — and it could be quietly causing extensive damage.

## **Higher-than-normal energy bills**

Another silent sign that you might have roof damage is higher energy bills. When insulation absorbs water, it loses its R-value. Even though fiberglass insulation is technically waterproof, it can still retain moisture, which lowers its R-value.

Blown cellulose insulation works because of the air trapped inside, which gives it that fluffy texture. When it gets wet, it compresses and loses most of its insulation value.

## **Signs of Roof Damage to the Shingles**

Before we get into this section, a word of warning: It can be dangerous to climb onto your roof. That's best left to professionals. But if you can see any part of your roof from a safe vantage point, here's what to look for:

**Look for shingles that are curling, cracked, or broken.** Do you see shingles that are darker than the rest, or look different than the rest of the shingles? What about pits or holes?

**Check the flashing.** Is it curled or bent? Does it appear to have any cracks or have suffered any wind damage?

**Are there any missing shingles?** Sometimes after a storm, shingles can be blown off the roof. You may even find a shingle or two in the yard.

**Are there any shiny or smooth shingles?** Shingles have granules that keep the UV rays off the shingle's asphalt coating and make them more fire resistant. When they're damaged — whether from weather, mechanical damage, or age — they'll lose those granules. It's normal to lose a few granules over time, but if you see granules collecting in your gutters or in the yard, you've likely got roof damage.

## What to Do When You Find Roof Damage

Don't touch anything! Take pictures of the damage and make notes of everything you notice. You'll need this for your insurance claim.

Ask a roofer to inspect your roof and assess the damage.

Notify your insurance company, especially if the damage is extensive. But don't worry too much about how to work with them, because most roofers will help you with your insurance claim.

Work with your roofer to replace or repair your roof. They'll guide you step by step.

# **Know How & When to Identify Roof Damage**

Roof damage might not actually cause a drip or a leak, but the best time to address any damage is before it becomes a problem.

Your home is one of the biggest investments you'll make, and your roof is crucial to protecting it from the elements. Know how to identify roof damage so you can make sure it's doing its job and lasts as long as possible.



# **Working with Roofers**

CHAPTER FOUR

# 4 Types of Roofers

Which Is Right for Your Project?



In the roofing industry, there are four types of roofers.

1. Small businesses
2. Service roofers
3. Sales roofers
4. Storm chasers

How do you know which one is right for you?

Each type of roofer has different strengths and weaknesses. So ultimately, it depends on your project and what you feel comfortable with.

So let's take a moment to review the four types of roofers you'll be talking to, including their pros and cons.

## Small Business Roofers

Small business roofers are run by one or two people, with maybe a secretary and one or two crews. They don't usually offer customer support or hand holding.

With a gross revenue of around \$1–3 million a year, these companies don't have much overhead or profit margins. As a result, they can't offer a lot of options or

### 4 TYPES OF ROOFING COMPANIES

**SMALL  
BUSINESSES**

1-2 CREWS, LOW PRICES

Small companies, 1-2 crews.  
Gross revenue of \$1-3 million.  
Low overhead, low prices.  
No service department.



**SERVICE  
ROOFERS**

SIMPLICITY & SERVICE

Goal: service & convenience.  
Does insurance claims.  
Big & small roofing jobs.  
Multiple offices, service areas.



**SALES  
ROOFERS**

MANY CREWS, HIGH PRICES

Large companies, lots of crews.  
May use long sales pitches.  
More expensive.  
Negotiate for best price.



**STORM  
CHASERS**

INSURANCE FOCUSED

Follow storm damage.  
Specialize in insurance claims.  
Don't provide service.  
May not be local.



**Roofsimple®**  
The Shelter Experts

negotiate lower prices.

With this type of roofer, you could work directly with the owner of the company, which will help you get a sense for the values of the company and whether they can handle your project.

But with only a few crews, you might find the owner on a roof along with the crew. That means they won't always be available for customer support calls.

If the owner isn't working on your project, there won't likely be a project manager, which means you may need to step in and fill that role. Be prepared to keep an eye on the project to make sure it stays on schedule and gets done to your specifications.

Scheduling may be difficult with the small business roofer, because they don't always have the bandwidth to do more than one or two roofs at a time.

## **The Pros:**

- They tend to be lower priced and have lower overhead.
- You might get to work directly with the owner of the company.
- They might be more flexible to work with since it's their company.

## **The Cons:**

- Smaller companies don't always have a service department. If the owner's on a roof or on a sales call, they can't take your call.
- If they only have one crew and they're backed up, scheduling will be delayed.
- You may need to be very hands-on to get satisfactory results. Be prepared to manage the overall project.
- If you take on the manager role and get impatient and overbearing, you could sour the relationship.

# Service Roofers

Service roofers focus on just that: service. Their goal is to be both affordable and achievable.

This type of roofer does insurance claims, roof repairs, inspections for real estate companies — whatever you need. Regardless of the type of job, they provide a service layer on top. As a result, they offer one of the best customer experiences.

Their focus is on making it convenient to work with them.

You can schedule an appointment online. They provide a job site support person who is onsite all day for your project, so you have someone who can answer your questions and interface with the crew for you. And they have a crew chief who manages the project and makes sure you're satisfied with the results.

Be aware, this focus on service doesn't mean the crew will stop to chat with you. They're there to finish the job as quickly as possible, so they're very focused on the job.

## The Pros:

- Service roofers are often large enough to have multiple crews available.
- They won't be the least expensive option, but they can usually be competitive and flexible enough to meet your budget.
- They may have access to different types of materials, which means you can find the price that suits you.
- They can handle large and small jobs, insurance, and non-insurance.
- They may have multiple offices and larger service areas.
- They can offer long-term warranties and high-quality options.
- They focus on customer service and long-term relationships.

## The Cons:

- They aren't necessarily the least expensive option.
- They may not be willing to use low-quality materials just to match a competitor's price or win the bid.

## Sales Roofers

Sales roofers are larger companies who do retail roofing or storm chasing (more on that type of roofer in a minute). Typically, they do one or the other, but not both.

Sales roofers tend to have a large sales force, which means they can schedule your roof replacement quickly. But you'll probably be required to listen to a formal presentation before you buy — with decision makers present at that meeting.

Sales presentations can be two- to four-hours long, largely because they want you to feel like you're getting a lot of value.

While they have a lot of options available, this type of roofer often presents the highest priced options first. Be prepared to negotiate for the materials and pricing you feel most comfortable with.

Also, if you interrupt the presentation to ask difficult questions, the sales rep will sometimes get offended. (If that happens, think twice about moving forward. It's a definite red flag.)

With retail sales companies, the salesperson is your point person. They'll help you sort through all the options available to you. Until the project is complete, you can reach out to them with your questions or concerns.

This type of roofer may offer zero-interest financing. While that may seem like a good option, beware. There are hidden costs you may not be aware of.

There are two types of sales roofers: retail and storm chasers.

## **Retail Sales Roofers**

Because these are large companies, they'll get the job done. But they aren't focused on the customer experience, and you'll notice that difference from the first time you talk with them.

Retail sales roofers will do normal roof replacements and should have a customer service department.

Be aware, these companies don't typically do insurance work because it doesn't give them the higher prices they want to charge. They might offer in-house financing (i.e., zero-percent financing) or expect you to pay for the roof out of pocket.

## **Storm Chaser Sales Roofers**

If a sales roofer is a storm chaser, that's usually all they do. They're insurance focused, and their entire business is taking care of the insurance process for you. We'll talk more about them in a minute.

### **The Pros:**

- Sales roofers will ask for a long sales presentation with all decision makers present, which gives you the chance to ask any questions you may have.
- Because it's a larger company, they typically deliver on their contracts.
- They may have access to a wide range of materials, which can help you find a price you're comfortable with. The price is often negotiable as a result.
- They usually have multiple crews, which means they may be able to get to your project sooner.

### **The Cons:**

- Sales presentations can be lengthy and overwhelming.
- They are typically more expensive.

- The salesperson often starts with the highest priced option. Expect to negotiate hard for the best price.
- They may resort to high-pressure sales tactics: “This price is only good today...”

## Storm Chasers

Storm chasers are a type of sales roofer, but there are enough differences to cover them separately.

As you might guess by their name, storm chasers follow storms. After a tornado, hurricane, or hail storm has caused significant damage, they’ll go through the area, knocking on doors, offering to check for roof damage.

This type of roofer focuses on insurance claims. Their goal is to come into a neighborhood that has a high probability of needing their services. Their offer to help you with the insurance process is usually well received, making their lives a lot easier.

Storm chasers usually get paid with the funds you get on your insurance claim. But that may not be enough to cover the full cost of a new roof, so be aware, you may also need financing.

### The Pros:

- They know how to work with insurance companies and can streamline that process.
- They usually have several crews working in the same area.

### The Cons:

- Service might not be available after your roof has been fixed and the crews have left the area.



- They offer lower warranties and may use cheaper materials.
- They may not offer a lot of options.

## **Which Type of Roofer Is Right for Your Project?**

As you can see, each type of roofer has their pros and cons. The right roofing company for your project depends on your needs — there's no right or wrong choice.

So evaluate your options carefully, and make the choice that you feel most comfortable with.

CHAPTER FIVE

# How to Choose a Roofing Company

6 Questions to Ask



How do you choose a roofing company?

In this chapter, you're going to learn 6 questions you must ask potential roofers, so you can confidently choose the one that's best for you.

## 1. Who Are They?

Before hiring a roofer, do your homework. Take the time to ask a few basic questions.

- How long have they been in business?
- Have they done a lot of roofs like yours?
- Do they have licensing and insurance?

## 2. What Are Their Past Clients Saying?

Check out their reviews — not just the list of references or testimonials they give you (they likely cherry picked the best ones). Dig a little deeper.

Look for companies with good reviews, and lots of them. A 5-star rating from one reviewer may not be enough to paint a good picture of who they are.

Get to know them. You need to have enough conversations to get answers to your questions and determine whether it can be a long-term relationship. You might need to meet virtually, through your storm door, or standing far enough apart outside to be safe, but don't move ahead if you're not comfortable.

### 3. Do They Guarantee Their Work?

Mistakes happen. When they do, it's important that your roofer is committed to making things right. Be sure to ask potential roofers:

- What kind of a warranty do you offer?
- What does it cover?
- Do they guarantee your work?

When you ask these questions, watch their reaction. Do they act offended? This could be a red flag that the roofer will be hard to work with.

Good roofers will stand behind their work and aren't afraid to talk about potential problems. You want a relationship based on mutual respect.

### 4. Is Their Estimate Reasonable?

Your goal here is to make sure the company will give you what you need at a reasonable price.

To compare roofers, you'll look at:

- The product and service each company is offering: Are they using quality materials?
- The price they're charging: How does it compare with your other estimates?
- How quickly they'll get to the job: Is there a long waiting period?

How many estimates do you need? There's no magic number. Get as many bids as you need to feel comfortable.

Sometimes, the first person you talk to is the right fit — you hit it off instantly, or they come highly recommended from someone you trust. Maybe you can tell that they're

sympathetic to your situation and will be easy to work with. On the other hand, you may get an estimate from five companies and still not feel comfortable.

Make plans to meet with at least three roofers, but don't let yourself feel pressured to make a decision before you're ready. You may need to talk to eight roofers to find the right person.

Your goal is to find a roofer you can feel comfortable with. This is a relationship, not a job, and it needs to be based on mutual trust and respect, like any other relationship.

## 5. What Kind of Roofing Company Are They?

The industry does perpetuate the idea that there are countless roofers out there trying to take advantage of you.

And yes, those people do exist. But in reality, you're not likely to run into them. If you do, you'll likely weed them out in steps one and two above.

As we discussed in the last chapter, there are four types of roofing companies.

4 TYPES OF ROOFING COMPANIES			
 <b>SMALL BUSINESSES</b>	 <b>SERVICE ROOFERS</b>	 <b>SALES ROOFERS</b>	 <b>STORM CHASERS</b>
Small companies, 1-2 crews. Gross revenue of \$1-3 million. Low overhead, low prices. No service department.	Goal: service & convenience. Does insurance claims. Big & small roofing jobs. Multiple offices, service areas.	Large companies, lots of crews. Retail roofers. May use long sales pitches. More expensive.	Follow storm damage. Specialize in insurance claims. Don't provide service. May not be local.
1-2 CREWS, LOW PRICES	SIMPLICITY & SERVICE	MANY CREWS, HIGH PRICES	INSURANCE FOCUSED
Roofsimple® The Shelter Experts			

All of them do good work. You just need to know which type of company you're talking to and make sure they're the right fit for your needs.

## **Small Businesses**

Smaller businesses are run by one or two people, with a secretary and one or two crews. They have a gross revenue of around \$1–3 million a year, which goes largely to materials and labor.

## **Service Roofers**

Service roofers focus on just that: service. Their goal is to be both affordable and achievable.

This type of roofing company does insurance claims, roof replacements, inspections for real estate companies, and more. But regardless of the type of job, they provide a service layer on top. As a result, they offer one of the best customer experiences.

## **Sales Roofers**

Sales roofers are usually larger companies with a large salesforce. If you call them, they'll want to set an appointment to do a formal presentation. They'll also require that all decision makers be at that meeting.

These meetings are usually two- to four-hour presentations that are designed to make you feel like you're getting a lot of value. The salesperson then becomes the point person who helps you sort through all the options available for your home.

## Storm Chasers

Storm chasers follow storms. After a tornado, hurricane, or hail storm has caused significant damage to an area, they'll go through the area, knocking on doors, offering to check for roof damage.

These companies focus on insurance claims. They'll help you with the insurance process and get paid by the funds you get on that claim.

**Note:** Storm chasers are usually a subset of the sales category. They may also be a service company.

## 6. What's Your Experience *Before* the Sale

What should you look for in a roofer? Think about your experience with the company before you shake hands. It's a good indication of how they'll treat you after you exchange money.

If you have to fill out a form and wait for someone to get back to you, that may indicate you won't get good service.

Look for a company that lets you schedule an appointment, and a sales representative shows up to your house at the scheduled time.

Look for a company that gives you the information you need to make a good decision. They should be comfortable with you asking hard questions and give you clear answers that address your concerns.

Be aware, it's a red flag if the roofer gets offended when you ask questions.

Avoid high-pressure sales tactics and negotiations. A good roofing company will give you their best price upfront. You want a roofer that's easy to work with and who you can trust. Another red flag: If they rely on finger-pointing and negotiating to make the sale, they'll

likely resort to those same tactics after the sale.

Look for a company that guarantees its work. If there's a problem during the coverage period, and if they can't prove it isn't their fault, they should be willing to fix it at no cost to you.

## **Bottom Line: Trust Yourself**

Hiring a roofer is a bit like finding a good financial advisor. You want someone you can trust with the investment you're making in your home.

That's why you need a roofer who knows the industry and understands you. You need someone who will treat it like a relationship, not a project.

Do your homework and know what kind of roofer you want. Trust yourself, and never make fear-based decisions.

The fear of missing out on that "special one-time price" may not be worth missing out on the benefits of a healthy relationship with a company that values your home as much as you do.



CHAPTER SIX

# The Nonobvious Question You **MUST** Ask a Potential Roofer



Customer service isn't something you usually think about when you're replacing your roof.

Until, that is, a crew of sweaty roofers climb onto your home, tarps have been hung in front of your door, and trucks are blocking your driveway, making it impossible to escape the chaos.

The truth is, customer service on the job isn't something most roofing companies prioritize. Which begs the question: Have we simply been conditioned to expect so little customer service from roofing companies?

With something as invasive as a roofing replacement, shouldn't we expect better?

Keep reading to learn why you *should* expect better and how to be sure you get the support you need when your home needs "critical care."

## Customer Service in the Roofing Industry

Most roofing companies prioritize sales and delivery, not customer service. They're experts at fixing your roof. Engaging with the customer? Not so much.

Here's why...

Roofing is a dangerous job.

Working 15 to 30 feet in the air, on a steep incline, exposed to the elements, while lifting heavy objects and using power tools — one false move could be deadly.

The truth is, roofers are precision workers. They're craftspeople whose work can never be less than perfect. And that takes focus.

They're also on a time limit. They know you want your roof to be completed as quickly as possible, so that's their goal. They don't have time to chat or answer questions.

But for most homeowners, questions don't arise until the project is underway. And at that point, who do you turn to?

If you see an issue with how the job is being done...

If you're worried about your prize begonias...

If you need to escape the noise to run an errand, but can't get your car out of the garage...

What do you do?

The answer depends on the level of job site support your roofer provides.

## **Three Levels of On-Site Customer Support**

During a roofing project, you can expect one of three levels of onsite support.

### **No Job Site Support**

Sadly, this is the norm. Most small business roofers and some larger roofing companies can't (or won't) afford to hire this important role.

With small business roofers, the owner is often your point of contact for questions. That may seem like a benefit, but when you need to talk to him, he may be on the roof with his crew or busy managing the project. Either way, he's likely too focused on your roof to

handle your questions.

Be aware, that's not actually a problem — you want him focused on your roof. But you also need someone who's readily available to you.

## **Some Job Site Support**

Larger roofing companies usually offer good customer service. On the job site, though, it may be streamlined.

These companies will hire a quality control person who checks in on all of that day's roofing projects. They're available to you for the half-hour when they're checking on your home — but may be hard to find if you need them any other time of the day.

Their degree of availability depends on how many roofing jobs they've been assigned and whether an issue has come up at another site.

## **Full-Time Job Site Support**

Service roofers who prioritize customer service are focused on delivering the best possible experience — especially while your roof is being worked on.

One of the ways they do that is by assigning a job site support person to every roofing job they take on. This person connects with you before the job starts, is available throughout the job, and doesn't leave until the cleanup is done and the crew is gone.

## **Job Site Support: Putting You First**

When you're talking to a roofer about your roof replacement, you're usually comparing the obvious qualities:

- Trustworthiness
- Experience
- Affordability
- The type of roofing materials they offer

You may not think to ask the nonobvious question: What kind of customer support do they provide *during* the roofing job?

Or on a deeper level, *Have they thought about how this job affects you personally, even if it is only for a day?*

Roofing projects typically involve the people on your roof and (with larger roofing companies) a project manager. There might also be a quality control person who drops in or calls to check on you.

But as we discussed, you may need more support than that.

Imagine the difference it would make to have someone on the crew whose sole job is to be available to you.

## The Benefits of Job Site Support

Here are just a few benefits of choosing a roofing company that offers this type of support:

- Your stress levels will be lower before, during, and after the project.
- You'll have a way to communicate with the crew, so your concerns are addressed right away.
- You'll feel confident that the job is being done right.
- You'll get timely answers if and when you have questions.
- You'll probably impress the neighbors, who may never have seen the difference a service roofer can make.

On-site customer support isn't something you typically think to ask for because it's rarely provided. And it's not something you know you need until after you've experienced it.

But don't sell yourself short. There are roofers who go out of their way to make sure your roofing project is simple.

So when you're choosing a roofer, in addition to your other questions, don't forget to ask the nonobvious question: **"What type of on-site support will you provide during the roofing project?"**

CHAPTER SEVEN

# Contracting a Roofer: How to Know if the Scope of Work is Acceptable



Your contract with a roofer should include a “Scope of Work” section, where every step of the roofing project is itemized. This is an example of a good Scope of Work. Before signing a contract, make sure it includes each of these 12 steps.

## **Sample Scope of Work**

### **STEP 1. Material Delivery**

Your new roof materials are delivered a day or so before the installation will begin. Our supplier will deliver materials to the ridge of your roof where possible. If our supplier can't deliver the materials to your roof (because of low power lines, steep driveway, driveway can't take the weight of the truck, or the old roof is something other than asphalt shingles) then we will stack it on a pallet in the location of your choice.

### **STEP 2. Removal**

We'll protect any patios/decks, landscaping, and other sensitive areas as needed. Then we'll remove the existing roof down to the wood deck. We'll then inspect the wood decking for structural soundness and replace wood to match as necessary.

### **STEP 3. Drip Edge**

Install F5" Aluminum Drip Edge along all the edges of the roof (eaves AND rakes) Per



IRC Residential Building Code R905.2.8.5.

## **STEP 4. Leak Barrier**

Install Leak Barrier at all eaves, valleys, around penetrations, and all low slope areas with a slope between 2/12 and 3/12. Per IRC Residential Building Code R905.2.7.1.

## **STEP 5 Deck Protection**

Install GAF Feltbuster synthetic Roof Deck Protection underlayment over remaining wood decking. Per IRC Residential Building Code R905.2.7

## **STEP 6. Start Strips**

Install GAF starter strip shingles at all roof edges (eaves AND rakes).

## **STEP 7. Shingles**

Install GAF Timberline HDZ asphalt shingles using hot dipped 1-1/4" coil nails and 6 nails per shingle penetrating at the nailing zone on the shingles. Per IRC Residential Building Code R905.2.1, R905.2.2, R905.2.4, R905.2.6.

## **STEP 8. Flashing**

Replace ALL flashings that can be accessed without damaging siding materials. This includes: counter, step, and apron flashings with new color coated aluminum. Step flashings will be 4". Any flashings fastened to masonry (such as a chimney) will be properly cut into the masonry with a diamond blade grinder. Seal any exposed nail heads and transitions with commercial grade polyurethane sealant. Per IRC Residential Building Code

R905.2.8.3, R905.2.5, R905.2.6.

## **STEP 9. Pipe Collars**

Install Lifetime Brand Pipe Collars. Properly lubricating pipe to slide on compression collar, nailing, the flange ONLY on the top and sides, and installing Leak Barrier over top of the flange.

## **STEP 10. Ridge Vent**

Install GAF Snow Country Advanced, baffled covered ridge vent using GAF's 3" ring shank steel nails. Ensure ridge opening is minimum 3" wide and cut as needed to ensure a 3" opening.

## **STEP 11. Ridge Cap**

Install Seal-A-Ridge ridge cap shingles over ridge vents and on all hips and ridges using 2" nails over ridge vents and standard 1-1/4" roofing nails on all other hips and ridges.

## **STEP 12. Cleanup**

Paint all pipes and furnace stacks to match shingles and protect against rust or corrosion. Perform a thorough hand cleanup and magnet sweep to pick up all debris and nails. Blow the roof surface and all patios, decks, walks, and driveway clean.

# **Financing Your New Roof**

CHAPTER EIGHT

# Roof Replacement Cost: What Should You Expect?



How much does roof replacement cost? The short answer is ***anywhere from \$3.25 per SQ FT to \$28.00 per SQ FT.***

How do you know where your roof will fall within that spread? Ultimately, it depends on four key factors:

1. The type of roof material
2. The type of roofer
3. How complicated your roof is
4. Where you live

In this chapter, we'll look at each of these factors in turn, so you know what to expect and how you can get the best possible roof replacement cost.

## **Factor 1: The Type of Roof Material**

The most important factor in your roof replacement cost is the type of roof material you choose. Roofing materials range from about \$3 to \$28 per SQ FT, depending on the material you choose.

Here are ten of the most common roof types and price ranges, organized roughly by the type of material and its cost.

# 3 Types of Asphalt Shingles



3-Tab Asphalt Shingles



Architectural Asphalt Shingles



Designer Asphalt Shingles

Images courtesy of GAF and Owens Corning

Roofsimple®

## 3-Tab Asphalt Shingles

Three-tab asphalt shingles are a popular choice because, not only are they one of the most affordable roofing materials, but because they're durable. They can last 20 to 25 years and are both fire-resistant and weather-resistant.

**Cost:** \$3.25 - \$5.50 per SQ FT

## Architectural asphalt shingles

Architectural asphalt shingles are made of the same materials, but with two or more layers, so they're more durable. This extra bulk makes them more wind-resistant, which gives them a longer lifespan of 30 years. They're also more attractive, giving your roof a textured appearance that stands out.

**Cost:** \$3.95 - \$8.00 per SQ FT

## **Designer asphalt shingles**

Designer asphalt shingles can give your home a dramatic visual impact — from old world elegance to timeless distinctiveness — at an affordable price. This type of shingle can mimic more expensive shingles, without the maintenance or cost.

**Cost:** \$5.50 - \$11.00 per SQ FT

## **Flat-roof membrane**

The most commonly used flat-roof membranes are EPDM (synthetic rubber), PVC (Polyvinyl Chloride), or TPO (Thermoplastic Olefin). Of these, EPDM is the most common (and the least expensive). All of them can last 30 to 40 years.

**Cost:** \$6.00 - \$15.00 per SQ FT

## **Cedar shake**

Cedar shake shingles are one of your most attractive roof materials. 100% sustainable and natural, they're very durable, lasting 25 to 30 years. Be aware, they also need periodic fire retardant treatment, especially in fire hazardous areas like California.

**Cost:** \$6.00 - \$15.00 per SQ FT



# 3 Types of Metal Roofing



Metal (Exposed Fastener)



Metal (Standing Seam)



Copper (Standing Seam)

Images courtesy of Berridge and Copper Roofing Supply

Roofsimple®

## Metal (exposed fastener)

Metal roofs are one of your longest lasting roof materials, depending on the climate in your part of the world. Made of steel, aluminum, or copper, they can last 40 to 80 years.

Exposed fastener metal roofing is the most economical metal roof. There's nothing complicated about its manufacturing. And because this type of roofing material is fastened directly to the structure through the face of the metal (the fasteners aren't hidden), it's the least labor-intensive to install.

**Cost:** \$3.25 - \$6.00 per SQ FT

## Metal (standing seam)

Standing seam metal roofing is a higher quality metal roofing, with raised seams that hide the fasteners. Because fasteners aren't visible, they're protected from UV, moisture, and wind damage. This type of roof can give your home a sleek, modern look, while protecting it from wind uplift and water leakage. It's also fire and impact resistant.

**Cost:** \$6.00 - \$18.00 per SQ FT



## **Copper (standing seam)**

A copper roof is the gold standard of metal roofs — or any type of roof, for that matter. With a life expectancy of hundreds of years, it's also beautiful and practical. Copper roofs are low maintenance, lightweight, fire resistant, and experience minimal expansion and contraction from hot and cold cycles.

**Cost:** \$15.00 - \$25.00 per SQ FT

## **Synthetic slate/shake**

Synthetic slate shingles, a composite of plastic and rubber, have the beauty of slate without the high installation costs. They can also last longer, since they have an advanced ultraviolet inhibitor that reduces wear from the sun and are less likely to crack. Of all roof materials, they have the highest fire-resistance rating (Class A).

**Cost:** \$9.00 - \$18.00 per SQ FT

## **Real Slate**

Slate tiles are one of the most durable roofing materials — and the most expensive. They have a life expectancy of 50+ years for soft slate, up to 200 years for hard slate. They're also naturally resistant to fire, rain, snow, hail, and wind.

**Cost:** \$18.00 - \$28.00 per SQ FT

## Factor 2: The Type of Roofer

The second factor that impacts your roof replacement cost is the type of roofer you hire for the project.

4 TYPES OF ROOFING COMPANIES			
 <b>SMALL BUSINESSES</b>	 <b>SERVICE ROOFERS</b>	 <b>SALES ROOFERS</b>	 <b>STORM CHASERS</b>
Small companies, 1-2 crews. Gross revenue of \$1-3 million. Low overhead, low prices. No service department.	Goal: service & convenience. Does insurance claims. Big & small roofing jobs. Multiple offices, service areas.	Large companies, lots of crews. Retail roofers. May use long sales pitches. More expensive.	Follow storm damage. Specialize in insurance claims. Don't provide service. May not be local.
1-2 CREWS, LOW PRICES	SIMPLICITY & SERVICE	MANY CREWS, HIGH PRICES	INSURANCE FOCUSED
Roofsimple® The Shelter Experts			

**With a small business roofer,** your roof replacement cost will be in the bottom half of the price ranges listed above.

**With a service roofer,** the price will land in the middle of the price ranges.

**With a sales roofer,** you can expect the bid to start in the upper half of price ranges. With good negotiation, you can generally get a price in the upper middle of the price ranges.

**With a storm roofer,** the total cost will likely be in the middle to top half of the price ranges. Your out-of-pocket cost will depend on what your insurance company is willing to pay and how much you are willing to pay on top of that.

## Factor 3: How Complicated Your Roof Is

A big factor in the final roof replacement cost is how labor intensive the project is. Expect to pay more per SQ FT if your roof:

- has lots of facets or angles
- is steep
- is a hipped roof
- is higher than two stories
- isn't easy for a truck to access
- has multiple roof layers that need to be removed
- has old asbestos shingles that need to be properly removed



*Hipped roofs slope downward on all four sides of the roof.*

## Factor 4: Where You Live

The final factor in the roof replacement cost is where you live. If you live in a major metro or very remote area, your roof replacement cost will be higher.

## Calculating Your Roof Replacement Cost

How are these four factors calculated and what do you get? Pricing is calculated per square foot (SQ FT) of your roof. Per SQ FT prices include:

- Tearing off the existing roof
- Materials
- Labor
- Hauling away trash and cleanup

Put that together with the four factors we just discussed, and you have a good idea of what your roof replacement cost should run.

Remember, there are some areas where you can contain costs. If you have a smaller budget, look for less expensive roofing materials. And no matter what your budget, carefully vet your roofer to be sure they're a good fit for your project.

CHAPTER NINE

# Will Roofing Companies Finance a New Roof?





One of the first questions people ask when considering a new roof is, *Will roofing companies finance a new roof?*

The answer is yes, in most cases.

But roofers don't actually offer in-house financing. So let's look at how roofing companies help you finance your roof and what your options are for financing a roof repair.

## Which Roofers Offer Financing?

Not all roofers are alike, so when it comes to financing your roof repair, you need to know the type of roofer you're talking to.

4 TYPES OF ROOFING COMPANIES			
 <b>SMALL BUSINESSES</b>	 <b>SERVICE ROOFERS</b>	 <b>SALES ROOFERS</b>	 <b>STORM CHASERS</b>
Small companies, 1-2 crews. Gross revenue of \$1-3 million. Low overhead, low prices. No service department.	Goal: service & convenience. Does insurance claims. Big & small roofing jobs. Multiple offices, service areas.	Large companies, lots of crews. Retail roofers. May use long sales pitches. More expensive.	Follow storm damage. Specialize in insurance claims. Don't provide service. May not be local.
1-2 CREWS, LOW PRICES	SIMPLICITY & SERVICE	MANY CREWS, HIGH PRICES	INSURANCE FOCUSED
Roofsimple® The Shelter Experts			

Service and sales companies almost always offer financing. Storm chasers are insurance experts, but they usually offer financing as well.

Small companies may or may not offer financing. It depends on whether they've partnered with a bank or service that offers home improvement loans (more on that in a minute).

## About Zero Financing

Zero financing may seem like a good way to finance your roof repair. But it may not be the “deal” you think it is.

Let's look at what's going on with this type of offer.

When a company offers zero-percent interest, they're actually wrapping all the fees into a single up-front price. That includes a dealer fee, which is usually around 10%.

Your no-interest grace period may be different lengths of time — often 12 to 18 months — and if you pay off the loan during that period, technically, you don't pay any interest. But your payments don't usually apply to the principle.

During this period, you still make payments on the loan, but those payments go towards the dealer fee and any other fees that were wrapped into this loan. In fact, the longer the no-interest period, the more dealer fees you're paying.

You'll also have a much higher interest after the interest-free period ends.

One other thing to watch out for: If a company offers zero percent, the loan you secure with them isn't valid with any other company. So if you change your mind and decide to go with another roofer, you'll have to reapply with another financial company.

TIP: Don't go through the application process on this type of deal unless you're ready to buy from the company, because it will ding your credit and make it harder to qualify for

another loan.

To be clear, there's nothing wrong with a zero-interest loan. You just need to make sure the math works out for you, because you may end up paying more than you need to.

## 2 Smart Ways to Finance Your Roof Repair

You aren't obligated to go through your roofer to finance your roof.

That said, if they offer financing options through a home improvement financing company (with no dealer fees), it's worth exploring your options with them. Alternatively, you can seek your own funding.

Here are your options for affordable financing.

### Financing Through Your Roofer

If your roofing company partners with a home improvement financing company, you'll be given a choice of loan options (none of them zero-financing) so you can easily compare your options and find the one that's best for you.

These types of lending companies:

- Work with any contractor
- Are able to quickly show you the cost of the project and pre-qualify you in minutes
- Have no dealer fees to buy down your customer's interest rate.

The roofing company doesn't get any compensation for these loans. In fact, they pay an annual fee to be able to offer this convenience.

Also, the funding you get through this type of lender isn't tied to your roofer at all, which means you can use it with whatever roofing company you choose.



## **Fixed-Rate Loan You Secure Yourself**

You can often get better rates if you do the leg work of securing your own financing. Here are some of your best options.

### **Home Improvement Loan**

If you don't have a lot of equity in your home, you can still get an unsecured personal loan to cover home upgrades or fixes. You may get up to \$100,000, with rates between 6% and 36%, depending on your credit and income information.

Payments are usually fixed, and there's no prepayment penalty. Online applications can take minutes to fill out, and funds may be available within a day or two.

### **Home Equity Loan**

If you have a lot of equity in your home, a home equity loan or line of credit is a good option for financing your roof.

To set it up, talk with your bank, credit union, or mortgage company about using your home's equity as collateral for your loan.

You can usually borrow up to 85 percent of the equity in your home, depending on your income, credit history, and the market value of your home.

Be aware: If you default on a home equity loan, you could be forced to sell your home to pay the debt.

## **What's the Best Financing Option for You?**

Cash is the easiest, of course. But we know that's not always an option.

If you need to finance your new roof, your best bet is a home-equity loan. Your next-best option is a loan from your local bank or credit union.

Be aware, these personal loans, while lower cost, can be less convenient. If it takes a month to get the loan, it can delay your project.

That's one of the reasons your roofer may recommend a home improvement financing company. They can approve loans quickly, so your project stays on schedule.

CHAPTER TEN

# Understanding Insurance: Can a Roofing Company Pay the Deductible?



After a hail storm, you can almost set your alarm for it...

Storm chasers and sometimes local roofers come knocking on your door — some of them offering to pay or waive your insurance deductible.

You may be wondering: *Can a roofing company pay my deductible?*

Good question. Because the answer is *No*.

Not only is it illegal for a homeowner to evade their out-of-pocket deductible, it drastically increases the risk of a substandard roof job.

Understand this: No matter how attractive this type of offer may be, it's not what it seems. First, if a roofer is willing to engage in shady practices with the insurance company, they are also willing to engage in shady practices with you. Second, If they are short sighted enough to do shady things to get a job, they obviously have no intention of sticking around long-term to serve the area or its customers.

Keep reading and I'll explain why this type of offer should be avoided at all costs.

## **The "No Deductible" Roof Offer**

Let's say your home sustained hail damage, and a roofer knocks on your door offering to replace your roof. You have a \$1,000 deductible, but you don't have a spare \$1,000 lying around, and you say so.

Now, an ethical roofing company will talk with you about the possibility of financing the project. But an unethical one might offer a special “no money down” offer.

It sounds innocent enough: They’ll take care of the deductible, so you can get your roof fixed right away. I’ll explain in a minute why that’s unethical. For now, let’s look at what they’re really offering.

To be clear, the roofing company isn’t offering to foot the bill for your deductible. Instead, they’re planning to inflate the price of the roof so your insurance company pays for it.

For example, if the cost of the roof will be \$10,000, they’re offering to raise the price by \$1,000 (your deductible), giving you a bid of \$11,000. Instead of you paying \$1,000 and the insurance company paying \$9,000, you pay nothing and the insurance company pays the entire bill for your new roof.

Here’s another scenario...

The roofer gives you a “new customer” discount that (by coincidence) matches your deductible. But they give you this discount only after submitting the insurance claim for the full price of your new roof — no discount included. With this scheme, the insurance company pays the same \$9,000 they would have paid, but you evaded your responsibility for your portion of the roof, the \$1,000 deductible.

## Why “No Deductible” Is a No-Go

According to the Virginia [Homeowners Insurance Consumer’s Guide](#),

“Most homeowners insurance policies sold in Virginia have a deductible amount of \$500. This means that ***you agree to pay \$500 out of your own pocket to repair damage to your home or its contents before you are entitled to collect from your insurance company*** on each property damage claim you make.”

The [Missouri Senate Bill 101](#) is even more clear:

“A residential ***contractor shall not advertise or promise to pay or rebate all or any portion of any insurance deductible*** as an inducement to the sale of goods or services.”

Legally and ethically, you are committed to paying your portion of the cost of repairing damage to your home. What's more, you're committed to paying your portion before the insurance company pays their portion.

Here's why...

**Insurance policies are contracts.** When you sign your policy, both you and the insurance company agree to certain financial responsibilities. Your responsibility as policyholder is to pay the deductible before asking your insurance company to make a payout. If you fail to do that, you're in breach of contract.

Any roofing company that offers you a “discount” that will help with your deductible is, in fact, asking you to commit insurance fraud. And if you agree, you aren't just “getting around the man” by avoiding paying the deductible. You are knowingly falsifying information.

## Why This Is Bad Business (For Everyone)

Let's not mince words. It's short-sighted to believe that a roofer who is willing to engage in unethical tactics is trustworthy on any level.

Roofers who engage in the “No Deductible” sales pitch are also the ones who substitute inferior products behind your back. They're the ones who do a poor job of installing your roof. And they're the ones who suddenly aren't available when there's a problem.

They know you can't verify that the job is being done right. And they have no qualms about lying if you find out about it later.

# What to Do If the Deductible Is More Than You Can Afford

When your deductible is out of reach financially, you have two options:

- Delay the new roof
- Look into financing options

That's it.

If a roofing company offers to pay the deductible, shut the door. Quick. Because working with an unethical roofer is far riskier than delaying your new roof or getting into debt. And insurance fraud will cost you far more than your deductible.



CHAPTER ELEVEN

# Understanding Insurance: When to File a Roof Claim





Homeowners insurance is one of those things you have to have if you own a home. Knowing how and when to use it — that's the challenge.

Because it's so confusing, you may be afraid to use the services you've been paying for. You may have heard things like, *You might lose your discount if you file a claim.* Or, *You may lose coverage entirely if you file a large claim or file too many claims.*

As scary as that may sound, you won't be punished for making an insurance claim for roof damage. Keep reading to learn when it's safe to file a roof claim and five factors that affect your claim.

## **When to File a Roof Claim: Understanding Your Policy**

### **The purpose of homeowners insurance**

The purpose of homeowners insurance, like other types of insurance, is to get you back to status-quo if an unexpected loss occurs. You pay a monthly or yearly premium in exchange for their promise to put you back where you were before the loss.

In other words, you can't make a profit off your insurance company.

That's why, when a car is totaled, they'll only pay what the car was worth at the time of the crash and not what you paid for it when it was new.

Now when it comes to homeowners insurance, you can opt for what's called "replacement cost" coverage. With replacement cost coverage, the insurance company is obligated to replace your roof at today's cost, not just pay what your old roof was worth.

## **Make sure you understand what losses are covered**

The most common unexpected losses for a home (or any building) are fire, water, or storm damage.

Fire and water damage are sometimes avoidable. Like when your toilet backs up and floods your home, or a candle is left unattended. As you might guess, insurance companies try to minimize avoidable risk.

That's why, if a homeowner's behavior creates added risk, they may not want to cover that home.

Or if you live in an area that is prone to certain perils, they might raise the rates to offset the risk or exclude certain coverages.

Roof damage from a storm is *not* avoidable, so it's not measured in the same way.

That's key!

If you file too many water claims, your insurance company will drop you or raise your rate. Why? Because that can be avoided with good maintenance.

But filing a claim for unavoidable, sudden damage — like hail or wind damage to a roof — doesn't count against you in the same way.

# Factors that Affect Your Roof Claim

There are 5 factors that can affect how an insurance company deals with your claim:

1. How many home insurance claims have you filed in the recent past (last 1-5 years)?
2. What's your deductible?
3. How badly was your roof damaged?
4. How much is the roof worth? (Did you opt for replacement cost coverage?)
5. How competent are you or your advisors at getting claims approved?

## How many claims is too many claims?

It's not unusual for a homeowner to file one or two claims every 10 years or so. But someone who files a claim every year or two is going to get slammed with higher rates. They may even get dropped after a while.

The secret is to avoid filing claims for things that aren't covered, or for things you can handle on your own.

## What's your deductible?

Before filing a claim on your roof, make sure it's for a covered expense. Then, consider the risk/reward of adding another claim to your history.

If your deductible is \$2,000, and your repair is only going to cost \$1,500, your claim won't be covered — but it will stay on your record for three years. Even if the repair is \$2,500, it might not make sense to make a claim.

The more insurance claims you have on your record, the more of an insurance risk you are. To keep your rates low, you don't want to be seen as a high risk.

## **How badly was your roof damaged?**

Again, consider the risk/reward of making a claim. If the damage isn't too bad, you might be able to fix it for less than your deductible. And by not submitting the claim, you keep your risk profile low.

## **How much is your roof worth?**

Just like a car, a roof will depreciate with age. A 15-year-old roof that was rated for 20 years isn't worth as much as it was when it was new.

When reviewing your policy, check to see if you're covered for the Actual Cash Value (ACV) or Replacement Cost Value (RCV).

Lots of people opt for the Actual Cash Value coverage because the monthly premiums are lower. But that coverage will only pay for what the roof's worth at the time of the loss. The savings might not be worth it if a bad storm leaves you needing a new roof.

## **How competent are you (or your advisors)?**

It pays to have an expert on your side. Working with a roofer who's used to dealing with insurance companies can drastically reduce your stress levels. They know the information insurance companies need to be able to process a claim quickly and can advocate for you when questions come up.

## **What If I Lose My Discount or Worse?**

Depending on the scenario, losing a discount or losing coverage isn't necessarily a bad thing. A little simple math can help you decide what makes sense for your situation.

For instance, what if your insurance covers \$20,000 towards your new roof, and you lose your \$200 annual discount as a result? How many years would you have to use that discount to outweigh the benefits of the \$20,000 new roof?

101 years! That's hardly worth quibbling over.

Without that discount, your rates will only go up \$200 per year. Based on the math, you still come out ahead.

And if the insurance company decides to drop you because of the claim, there's always another insurance company who will insure you at reasonable rates.

In fact, they'll likely appreciate the fact that your roof has been replaced and is less likely to need work in the near future — which means your rates won't go up as much as you fear.

## Bottom Line

A roof claim can be one of the more expensive claims you'll make on your house. And yes, dealing with insurance companies can seem overwhelming. But it doesn't have to leave you feeling out of control.

Find a service roofer you can trust, and you'll get the help you need.

# **Choosing Your New Roof**

CHAPTER TWELVE

# 11 Roofing Material Options

Find the Best Roofing Materials for Your Home



It's time to replace your roof and you're ready to explore your options. What are the pros and cons for the different roofing materials available today?

In this chapter, we'll take a high-level look at 11 different roofing materials — from the ones you see every day to the less common options you may not have considered before.

Here they are, the 11 most common roofing material options, with the pros and cons of each:

1. 3-Tab asphalt shingles
2. Architectural asphalt shingles
3. Designer asphalt shingles
4. Flat-roof membrane
5. Cedar shake
6. Metal (exposed fastener)
7. Metal (standing seam)
8. Copper (standing seam)
9. Synthetic slate/shake
10. Clay Shingles
11. Real slate

## **3-Tab Asphalt Shingles**

Asphalt 3-tab shingles are the most popular type of roof on the market, with reason. They're the most affordable roofing material. They're durable. And they come in a wide



variety of looks and colors.

They're made of fiberglass layered between asphalt and ceramic-covered granules. What results is a lightweight, waterproof, fire-resistant, and wind-resistant covering for your home.

While asphalt shingles aren't necessarily an eco-friendly option, manufacturers are redesigning shingles to be as eco-friendly as possible.

**Most Suitable:** All climates, especially the Northwest and Northeast

**Cost:** \$3.25 - \$5.50 per SQ FT

**Pros:**

- Least expensive roofing material
- Lifespan of 20 to 25 years
- Wind-resistant and waterproof
- Class A UL fire rating
- Some are Energy Star certified

**Cons:**

- Fewer aesthetic options
- Wind uplift and blow-off can occur with older or poorly installed roofs
- Not an eco-friendly type of shingle

**Reputable Brands:**

- GAF
- Owen Corning
- CertainTeed
- Atlas

## Architectural Asphalt Shingles

Architectural asphalt shingles are made of the same materials as 3-tabs, but they're

made of two or more basic shingles laminated together. This makes them more durable and far more attractive. They also have a longer lifespan at 30-plus years.

Architectural shingles are designed to create a more interesting, dimensional roof. Some can even pass for genuine cedar shakes or slate tiles — at a fraction of the cost.

**Cost:** \$3.95 - \$8.00 per SQ FT

**Most Suitable:** All climates, but especially areas with extreme weather and high winds

**Pros:**

- More attractive than 3-tab asphalt shingles
- Made of two or more layers of shingles, making them heavier and more durable than 3-tab shingles
- Lifespan of 30+ years
- Wind- and impact-resistant
- Great curb appeal
- Some are Energy Star certified

**Cons:**

- More expensive than 3-tab shingles
- Not an eco-friendly type of shingle

**Reputable Brands:**

- GAF
- Owen Corning
- CertainTeed
- Atlas

## Designer Asphalt Shingles

Designer asphalt shingles are the luxury line of asphalt shingles. They are thicker, with better coloration and dimensionality. They also come in interesting shapes and sizes that give your home incredible curb appeal.

This roofing material is rated for wind uplift of up to 110 mph, and its thickness makes it especially resistant to hail damage.

**Cost:** \$5.50 - \$11.00 per SQ FT

**Most Suitable:** Areas with extreme weather, including wind and hail

**Pros:**

- A relatively affordable shingle that can simulate more expensive roofing materials
- Better wind- and fire-resistance than other asphalt shingles
- Heavy weight gives it good impact resistance
- Great curb appeal
- Some are Energy Star certified

**Cons:**

- More expensive than other roofing material options
- Not an eco-friendly type of shingle

**Reputable Brands:**

- GAF
- Owen Corning
- CertainTeed
- Atlas

## Flat-Roof Membrane

Flat roofs don't shed water like a pitched one — so ordinary shingles aren't suitable. The challenge with this type of roof is water leaks. You must create a seamless barrier that water can't penetrate.

The most common roofing material for flat roofs are PVC, EPDM, or TPO:

PVC is a single-ply membrane that has heat-welded seams that minimize the risk of

leaks. It's flexible and durable and has high solar reflectivity. This type of roof lasts 15–30 years.

EPDM membrane is the most common flat-roof membrane. It comes in large sheets, which minimizes the need for seams. That's good, because with this type of membrane, seams are glued — and over time they're prone to leaks. It lasts 10–15 years.

TPO is a common option for commercial facilities. It comes in rolls of 10, 12, or 20 feet. After being mechanically fastened to a cover board or insulation boards, seams are welded with a hot-air gun. This flat-roof membrane lasts 7–20 years.

**Cost:** \$6.00 - \$15.00 per SQ FT

**Most Suitable:** All climates

**Pros:**

- TPO
  - Comes in energy-efficient white and light gray
  - Stands up well to the sun's ultraviolet rays
  - Puncture-resistant and strong
- EPDM
  - Affordable
  - Comes in energy-efficient white
  - Class-A fire rated
- PVC
  - Very durable, with watertight heat-welded seams
  - Wind-resistant and fire-resistant
  - High solar reflectivity

**Cons:**

- Difficult to install
- Often prone to leaks

**Reputable Brands:**

- IB Roof Systems

- WeatherBond

## Cedar Shake

Cedar shake shingles are one of your most attractive roof materials. 100% sustainable and natural, they're very durable, lasting 10 to 20 years. Be aware, they need periodic fire-retardant treatment, especially in fire hazardous areas like California.

**Cost:** \$6.00 - \$15.00 per SQ FT

**Most Suitable:** the Central U.S.

### Pros:

- Cedar is a renewable resource
- High curb appeal
- Insulates your home, keeping it cooler in summer and warmer in winter
- Available in a variety of sizes, shapes, and thicknesses

### Cons:

- Can be a fire risk if untreated
- Must be pressure washed every 4-5 years
- Need to be treated with CCA to prevent fungus, mold, and mildew

### Reputable Brands:

- Watkins Sawmills
- Waldun
- Cedar Valley

## Metal (Exposed Fastener)

Metal roofs are long-lasting and durable, depending on your climate conditions. Made of steel, aluminum, or copper, they can last 40 to 80 years.

Metal roofs are inherently reflective, making them a good option in sunny, arid locations. They can also withstand rain, rot, wind, and fire, making them a good option for wet areas such as the Northwest.

Exposed fastener metal roofs can be quickly installed because they are secured directly to the underlayment, the screws fully exposed.

**Cost:** \$3.25 - \$6.00 per SQ FT

**Most Suitable:** the South, West, and Northwest

**Pros:**

- Most affordable metal roof
- Fast and relatively easy to install
- Can last 20-25 years

**Cons:**

- Washers/grommets can dry out and break over time, leading to leaks
- Needs regular maintenance to replace the screws
- May sweat from the underside, due to condensation when outdoor air is warm and humid

**Reputable Brands:**

- ATAS International
- American Metal Roofs

## **Metal (Standing Seam)**

The standing seam metal roof has concealed fasteners, making it more durable and weather-tight than an exposed fastener metal roof. It has raised seams that run vertically along the roof, giving it a sleek, modern look.

Standing seam metal roofing gives you a range of choices — color, length, width, profile, shape, thickness, and more — so you can get the look that's right for your home.

**Cost:** \$6.00 - \$18.00 per SQ FT

**Most Suitable:** the Central U.S.

**Pros:**

- Long lasting and low maintenance
- Available with a cool roofing coil that reflects the sun's rays and radiant heat better than many other roofing material options.
- Can be mounted with solar panels, snow retention systems, swamp coolers, and other rooftop additions without having to penetrate the roof surface.

**Cons:**

- More expensive than exposed fastener metal roofing
- It may be hard to find a roofing company that's experienced in metal roof installations
- Can be difficult to repair or replace, since panels are attached to one another.

**Reputable Brands:**

- Classic Metal Roofing Systems
- ATAS International

## **Copper (Standing Seam)**

Copper roofs have the benefits of a standing seam metal roof, but with incredible curb appeal. Copper panels are installed unfinished and unpainted, so they can develop their beautiful green patina.

Copper can be used on all or part of the roof, say, a prominent window or dormer. It doesn't crack, rust, or corrode, and it can withstand snow, fire, and winds.

**Cost:** \$15.00 - \$30.00 per SQ FT

**Most Suitable:** the Central U.S.

**Pros:**

- Can last 60+ years
- Very lightweight, making it easier to install
- One of the most beautiful roofs you can install
- Return on investment averages 85.9%, according to [Modernize](#)
- Copper is a green building material, being 75% recycled

**Cons:**

- Expensive
- Over time, it will need cleaning to maintain its original shine
- May increase your likelihood of a lightning strike
- It can be hard to find a roofer experienced with copper installations

**Reputable Brands:**

- Chris Industries, Inc.
- AABCO
- CopperCraft

## **Synthetic Slate or Shake**

Synthetic slate shingles, a composite of plastic and rubber, have the beauty of slate without the high installation costs. They can also last longer, since they have an advanced ultraviolet inhibitor that reduces wear from the sun and the likelihood of cracks. Of all roof materials, they have the highest fire- and impact-resistance.

This is a relatively new roofing material, having been on the market for only about 20 years. So while they come with an impressive 50-year warranty, there's no real proof they will last that long. Because they're rubber, they may begin to curl and crack in extreme heat and cold.

**Cost:** \$9.00 - \$12.00 per SQ FT



**Most Suitable:** All climates, especially the Central U.S.

**Pros:**

- Costs less than authentic slate or shake
- No special roofing substructure required
- Very resistant to fire, wind, and impact
- Can look like real slate or shake without the cost
- Often made from recycled materials
- Can be recycled when removed

**Cons:**

- Not energy efficient
- Few roofers are experienced with them
- May curl, crack, and disintegrate in harsher climates
- Relatively new roofing material, so their longevity hasn't been proven.

**Reputable Brands:**

- DaVinci Roofscapes
- EcoStar
- Certaineed

## Clay Shingles

Clay shingles give your home a beautiful mediterranean look. Because they're molded from clay, they're eco-friendly. They're also fire-proof and non-fading and can last 40 to 50 years.

Heavier than asphalt shingles, they demand additional framing during installation to support their weight. This extra weight will help them withstand winds, but hail storms can cause breakage.

**Cost:** \$10.00 - \$18.00 per SQ FT

**Most Suitable:** Coastal areas, Southwest

**Pros:**

- Gives you a stunning roof
- Can last 75–100 years
- Durable in any climate
- Maintenance-free roofing material: No coating, sealing, or painting is needed
- Energy efficient: reduces heat transfer into your home

**Cons:**

- Shouldn't be walked on
- Underlayment must be waterproof since clay shingles allow wind-blown rain to get beneath them
- Require additional bracing and structural roof reinforcement to handle their weight
- Broken tiles must be professionally repaired

**Reputable Brands:**

- ArteZanos
- Boral
- Ludowici Roof Tile, Inc.

## Real Slate

Slate tiles are the most durable material — and the most expensive. They have a life expectancy of 50+ years for soft slate, up to 200 years for hard slate. They're also naturally resistant to fire, rain, snow, hail, and wind.

Slate is strong enough to handle strong winds and heavy snows, making it a good roofing material option in the Midwest and Great Plains. But its weight can also be a hindrance. It needs additional framing during installation — and some roof structures simply can't handle the extra weight.

**Cost:** \$100+ per SQ FT

**Most Suitable:** All climates

**Pros:**

- One of the highest quality roofs you can install
- Incredible curb appeal
- Tolerates climate changes very well
- Impervious to mold, mildew, and insects
- Can last anywhere from 75 to 200 years
- Can be installed flush with solar panels

**Cons:**

- Very expensive
- Requires a solid board roof deck to support its weight
- Shouldn't be walked on
- Contractors don't have much experience with installing slate
- There's no source for formal training for slate roofers in the U.S.

**Reputable Quarries:**

- Buckingham Slate, Virginia (can last 150 years)
- Glendyne, Canada (can last 100 years)
- New England Slate, Vermont (warrantied for 100 years)
- Penn Big Bed and Pen Argyl, Pennsylvania (can last 75-90 years)

## Which Roofing Material Option Is Best for You?

When you're considering different roofing materials for your new roof, start by considering the price and the material's suitability to your climate.

Your roof is a huge investment in your home. While you want to choose a roof that fits your budget and needs, aim for quality and durability. That raises the value of your home overall.

CHAPTER THIRTEEN

# Energy-Efficient Roofs Explained

What They Are & What to Look For



Energy efficiency in the home has been a popular topic for many years. Home appliances, HVAC systems, energy-saving windows, and even LED light bulbs all promise to save energy and cut costs.

But did you know that an energy-efficient roof is one of your best resources for saving energy? An energy-efficient roof can save you hundreds of dollars every year.

Let's examine energy-efficient roofs and how your roof can help you lower your energy bill while keeping you more comfortable in the process.

## **What Makes a Roof Energy Efficient?**

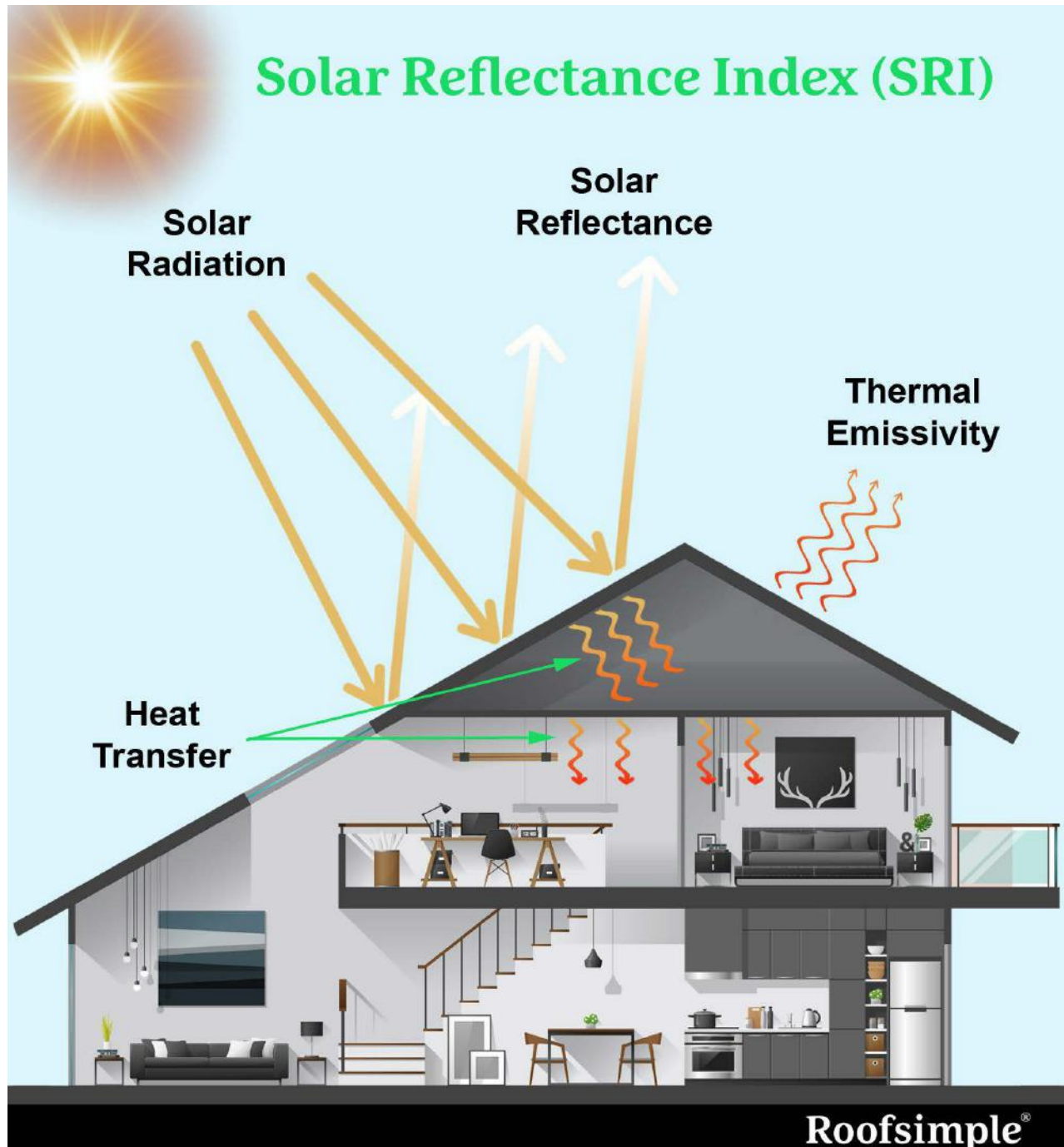
According to [GreenBuildingAlliance.org](http://GreenBuildingAlliance.org), 90% of roofs in the United States are poorly designed and built with dark, non-reflective materials that absorb rather than reflect heat.

Rooftop temperatures can get 90 to 100 degrees hotter than the outside air temperature. With a dark, heat-absorbing roof, this heat transfers into your attic and, ultimately, your home.

While good insulation offers some relief, it doesn't stop the transference of heat from the roof top to the attic. And when your attic is overheated, that excess heat will transfer into your home and make the A/C work harder than it should.

Two factors impact a roof's ability to stop this transference of heat: solar reflectance and ventilation.

## Solar Reflectance Index



The Solar Reflectance Index measures a roof's ability to reject solar heat (solar reflectance) and release any heat that is absorbed (thermal emissivity).

The higher the SRI number the better.

Lawrence Berkeley National Laboratory found that raising the SRI from 25 to just 40 can lower the surface temperature of your roof by more than 13 degrees. That could translate to a 15–20 percent savings on your energy bill.

Lighter colors reflect heat better than darker colors, and certain coatings can add even more reflectivity. But the key to an energy-efficient roof is that it will reflect the sun's radiation away from the house.

That means less heat gets transferred to the attic. And a cooler attic means less heat gets transferred to your home.

Solar reflectance might not seem as important in colder climates, but even if you live where summers are short, the savings can add up.

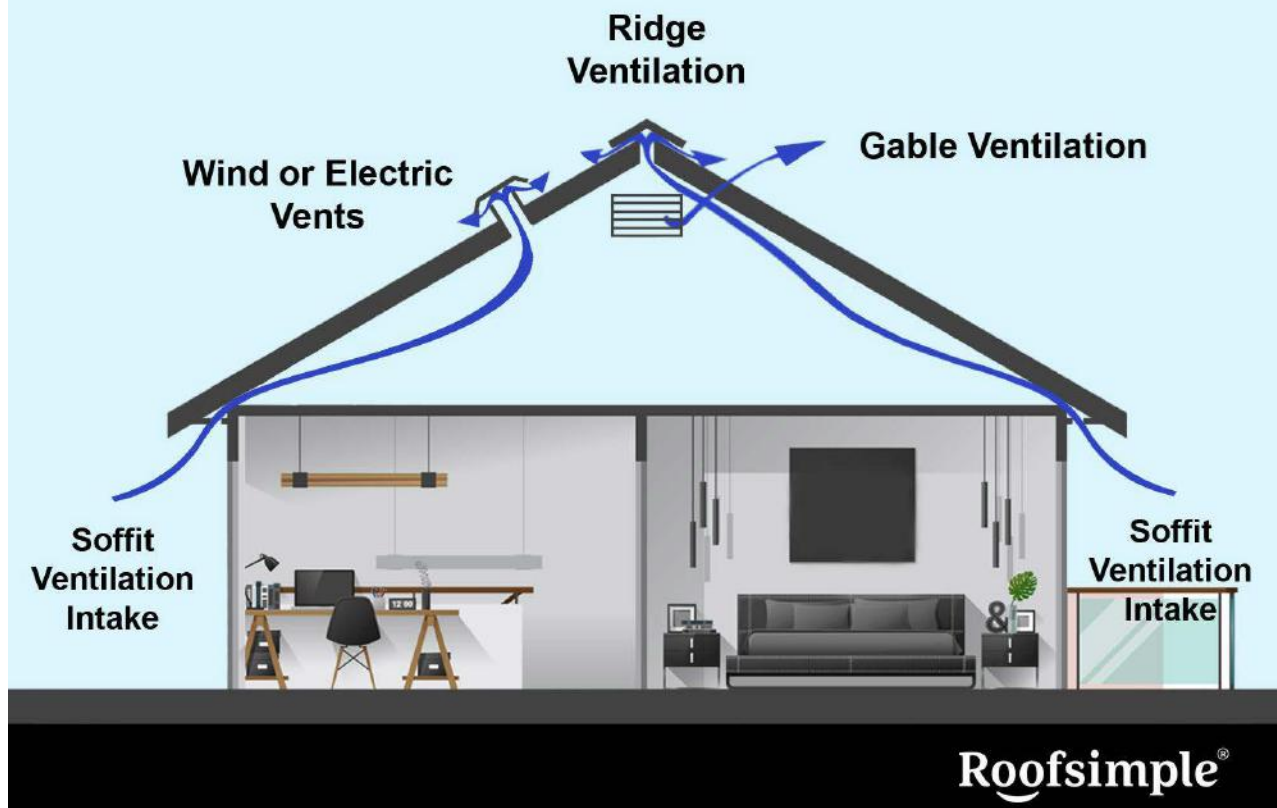
## **Ventilation**

Another factor for keeping your roof cool is ventilation.

Good ventilation keeps any heat that's transferred to the attic from building up. If the temperature outside is in the 90s, attic temperatures can get as high as 160 degrees. And that heat has to go somewhere.

Without proper ventilation, it will transfer to the inside of your home. And if temperatures get too extreme, it won't just raise your electric bill — it can actually damage your roof.

# Proper Attic Ventilation



Static vents, wind powered vents and eclectic vents are the three main types of roof vents used in residential roofing. Each has its pros and cons.

Which vents you choose, and how much ventilation you need, is a question your service roofer can answer more precisely. A general rule of thumb is to shoot for a ratio of 1:300 (1 square foot of ventilation for every 300 square feet of roof surface).



# Do Energy-Efficient Roofs Really Save You Money?

Energy-efficient roofs pay for themselves. They can lower your utility bills by as much as 25 percent. For an average home, the savings can add up to \$300 to \$500 a year. Some states and municipalities offer rebates for cool roofs. You can even earn a tax credit through the Energy Star rating program.

## What Type of Roof Is the Most Energy Efficient

A lot of roofing materials have been rated by Energy Star, but there are definite differences from one type of roof to another. Here's a quick review of what you need to know.

### Types of Roofs

**Metal roofing** is by far one of the best choices you can make for your roof in general. They're the most energy-efficient roof for residential installations, can last more than 50 years, and require very little maintenance.

Metal roofs are very reflective, which is why they get so hot to the touch. Much of the sun's energy is coming right back off the roof. That means they have a high SRI. And they can be covered with special coatings to give them an even higher efficiency rating.

**Tile roofs** are also a good energy-efficient roof choice. They can be made from slate, clay or concrete. They can be pre-treated to maximize heat reflectivity. And if you've already installed them, don't worry. They can be treated with reflective coatings even after installation.

Tile roofs also allow air to flow under the tiles which adds to their ability to release any heat they do absorb.

**Asphalt shingles** are the most common type of roofing material used on homes. Traditionally, they're one of the most non-reflective and heat-absorbent roofing options available. Fortunately, that has changed in recent years. Advances in roofing technology means asphalt shingles are more efficient than ever before.

Today, manufacturers are creating new lines of asphalt shingles with solar-reflecting granules that raise the SRI value and even extend the life of the roof by keeping surface temperatures low.

Owens Corning's "Cool Roofing Collection" is a good example. It includes shingles with a reflectance value over 20. They even come in darker colors that are normally associated with low solar reflectance values.

Bear in mind, many asphalt shingles don't have these energy-efficient features. Without the solar-reflecting granules, an asphalt shingle roof may be as much as 100 degrees hotter. And that heat's going to transfer into your attic and then into your home.

## **Energy Star Rated Roofs**

Not all roofs are created equal. Ask your roofer what the Energy Star rating is for the material you're choosing. A good service roofer will usually deal with several manufacturers and can help you find the right product for your needs.

## **Are Energy Efficient Roofs More Expensive?**

Energy-efficient roofs may be more expensive initially, but they usually pay for themselves over time. For example, a metal roof could lower your energy bill by as much as 40 percent in the summer. Cool roofs can also save money with rebates, incentives, and tax credits.

An energy-efficient roof can also save you money by extending the life of your roof. And since your HVAC system doesn't have to work as hard to cool your home, it will last

longer too.

## **So What are the Benefits of an Energy-Efficient Roof?**

An energy-efficient roof can do more than just save you money on your energy bill. Here are just a few of the other ways an energy-efficient roof can pay you back:

- It lowers maintenance costs.
- It adds to your property value or resale value.
- It extends the life of your roof
- It extends the life of your HVAC system.
- It makes your home more comfortable.
- It improves indoor comfort for spaces that aren't air conditioned, such as garages or covered patios.
- It looks as good or better than a non-energy-efficient roof.
- It lowers peak electricity demand, which can help prevent power outages.

It can even be good for the environment — by reducing the amount of energy needed to cool buildings, energy-efficient roofs reduce power plant emissions.

## **Is There a Difference Between an Energy-Efficient Roof and a Cool Roof ?**

The Department of Energy defines a cool roof as “one that has been designed to reflect more sunlight and absorb less heat than a standard roof.” So, basically any energy-efficient roof could qualify as a cool roof.

However, the term “cool roof” is often associated with flat roofs or commercial installations. Cool roofs typically go over an existing roof by adding a reflective coating. That's not as easy to do over a conventional shingles.

In cities where most of the buildings and homes have flat roofs, cool roofs can make a big difference. They can actually reduce local air temperatures (sometimes referred to as the urban heat island effect).

## **Energy-Efficient Roofs: The Smart Choice**

Energy-efficient roofs (including cool roofs) are becoming the norm in roofing. Some cities even require all new roofing to meet some solar reflectance minimum.

But even if it's not required, the benefits of an energy-efficient roof are worth considering before you pick your next roof.

CHAPTER FOURTEEN

# Best Roofing Manufacturers

The Top Brands for Your Type of Roof



When your home needs a new roof, you have some important decisions to make — most importantly, finding a roofer you trust and the roofing material you like best.

There are so many options out there, it can be overwhelming. To help, here's our list of the best roofing manufacturers that we recommend, sorted by the type of roofing material they manufacture.

These are the brands you can trust when you're selecting your new roof.

- Asphalt shingle manufacturers
- Metal roofing manufacturers
- Membrane roofing manufacturers
- Cedar shake manufacturers
- Slate roof manufacturers

## Asphalt Shingle Manufacturers

The most common type of roof in North America is the asphalt shingle. It's economical and weather resistant, making it a good option for any budget.

TIP: Choose a white shingle for its energy efficiency — it will reflect the sun's heat, keeping your home cooler and more comfortable.

### GAF

GAF is one of the industry's top-tier asphalt shingle manufacturers and the leading roof-

ing manufacturer in North America today. Established in 1886, GAF roofs cover one in four homes in the U.S.

They offer high-quality 3-tab, designer, and architectural roofing shingles. If you're in a high-wind area, try the Timberline HDZ shingles, which have the industry's widest nail zone, for extra strength.

GAF is the founder of the Certified Green Roofer program to encourage recycling of asphalt shingles and provide specialized recycling training for contractors.

## **Owens Corning**

Another of the industry's top-tier shingles manufacturers, Owens Corning operates in 33 countries as a global leader in building and industrial materials. They've been a Fortune 500 company for 66 years and were the 2020 winner of the Women's Choice Award, America's Most Recommended Roofing Product.

Owens Corning has a wide range of shingles for every budget. Their Oakridge and Duration lines of asphalt shingles are known for their curb appeal. You can find Energy Star certified options in both lines.

Committed to sustainability, Owens Corning publishes a sustainability report each year to highlight its progress in environmental, social, and governance commitments.

## **Certainteed**

Certainteed is another top-tier shingle manufacturer. Founded in 1904, they lead the way in developing innovative and sustainable building products, from roofing to insulation and siding.

Their Landmark asphalt shingles have the dimensionality of wood shake and give you a heavy-weight shingle in a huge assortment of colors. Prefer a designer shingle? Their

Grand Manor shingle gives your home an elegant, old-world look.

Certainteed's commitment to sustainability includes a triple bottom line for all stakeholders: high-performance, affordable products for homeowners, and reduced overall environmental impacts.

## **TAMKO**

TAMKO introduced their first shingle in 1944. Since the 1980s, they've run a Continuous Improvement program that aims to drive out variation and waste from their processes and products.

TAMKO's big focus is on curb appeal. Their shingles have vivid colors and style that you won't always get from other manufacturers.

## **IKO**

Founded in 1951 in eastern Canada, IKO has plants across North America and Europe. They are the world's largest exporter of asphalt shingles, providing shingles to 96 countries around the globe.

IKO provides asphalt shingles for every budget. Their Cambridge Cool Colors line is a rare find — colored shingles that are compliant with California's Title 24, Part 6. (Most energy-efficient shingles are only available in white.)

## **Atlas**

Atlas was founded in 1982 to drive **A**ccountability, **T**alent, **L**eadership, **A**gility, and **S**ustainability in the roofing industry. Their mission is to be different, unique, innovative, and accessible.



Atlas' StormMaster shingles are designed to withstand extreme weather. These shingles are stronger than many other shingles, designed to withstand impact, winds, and cold.

Atlas has an 8-point environmental policy statement that expresses their commitment to compliance and sound environmental practices in its business decisions.

## **Malarkey**

Malarkey is a family company that tries to uphold the core values it was founded on in 1956: service and integrity.

Their Alaskan shingle deserves a mention. It was the first SBS polymer modified roofing shingle, the first to meet the 110 mph Miami-Dade building code requirement for wind, and the first 3M Algae Block shingle.

In 1985, Malarkey received the State of Oregon's Governor's Award for Outstanding Achievement in Energy Conservation.

## **Metal Roofing Manufacturers**

Metal roofs are an affordable, energy-efficient option for your roof. They come in exposed fastener, standing seam, or stamped profiles, which are manufactured to look like other roofing materials. They're manufactured in steel, aluminum, zinc, or copper.

## **Englert**

Englert has been a top-tier manufacturer of residential metal roofing and gutter systems since 1966. They offer the most comprehensive contractor certification program in the metal roofing industry.

They have the largest selection of Energy Star approved materials and coatings, with

LEED compliance across its entire line of paint choices.

They offer a broad range of standing seam panel profiles, panel widths, and finishes — and offer on-site fabrication to eliminate shipping damage and errors.

## **McElroy Metal**

Founded in 1963, McElroy now has 13 manufacturing facilities, 24 service centers, and 44 metal mart locations across the U.S.

One of the nation's top-tier manufacturers of residential roofing systems, they offer exposed fastener, standing seam, and stamped profile roofing that has great curb appeal. Their Tilcor Stone Coated CF Shingle even resembled traditional asphalt shingles!

## **ATAS International**

Founded in 1963 as Aluminum Trim And Shapes, ATAS is a family business that's recognized as a leader in the metal construction industry. As of this writing, they've earned the Lehigh Valley Top Workplaces Award for five consecutive years.

ATAS manufactures a variety of metal roofing systems: standing seam, batten seam, shingles, tiles, through-fastened panel, and curved or tapered series.

## **Classic Metal Roofing Systems**

Since 1980, Classic Metal Roofing Systems has been manufacturing shingles, shakes, tile, and standing seam roofing products from 99% recycled aluminum. Now, they also offer steel roofing.

Their Country Manor Shake is a metal tile that looks like cedar shakes. It can save 25% on energy bills and withstand hurricane strength winds and hail.

## **Certainteed**

In addition to their asphalt shingles, Certainteed offers some beautiful options for metal roofing. Their stamped profile metal roofing can look like real wood shake, quarried slate, or traditional clay tiles.

## **TAMKO**

TAMKO's Metalworks Steel shingles give you the look of slate, tile, or wood. Each is double-stamped in G-90 steel and is 100% recyclable. These metal roofing systems are Energy Star qualified and rated by the Cool Roofing Council.

# **Membrane Roofing Manufacturers**

Flat roofs require a different treatment than inclined roofs. You'll need a waterproof membrane made of EPDM, TPO, or PVC.

## **IB Roof Systems**

Since 1978, IB Roof Systems has manufactured PVC membranes and complete roofing solutions for flat or low-sloped residential roofs. They have one of the longest, most durable solutions available, with a lifetime residential material warranty.

IB's 50MIL PVC membrane is 156% thicker, 160% more durable, 185% stronger, and 266% more pliable than ASTM standards, and its seam strength is 247% more reliable. The IB white PVC membrane is Energy Star qualified.

## **WeatherBond**

WeatherBond is the leading supplier of single-ply roofing systems, including EPDM, TPO, and PVC. They're a subsidiary of Carlisle Construction Materials, LLC, since 2006. WeatherBond offers a limited lifetime warranty on their materials. They also offer an extended warranty through WeatherBond Recognized contractors.

## **Cedar Shake Manufacturers**

Shakes age to a silver-gray color that gives your home an old-world, natural, or rustic charm. With its natural insulation properties, it can keep your home cool in summer and warm in winter.

## **Waldun**

Waldun Forest Products is one of the largest mills in the shake and shingle industry. Founded in 1974 along the Fraser River in Ruskin, B.C., they're committed to producing the highest quality shakes on the market.

They manufacture split and re-sawn as well as tapersawn shakes in premium, number one, and standard grades. They're available in 16-, 18-, and 24-inch lengths.

## **Watkins Sawmills**

Founded in 1947 by Bill Watkins, Watkins is a family-owned operation in B.C., Canada. They're one of the largest manufacturers of cedar siding and roofing in North America.

Watkins manufactures certified cedar shakes and shingles, as well as stocking and supplying uncertified shakes and shingles from other suppliers — giving you the broadest selection possible, from rustic to modern.

## **Imperial Shake Co.**

Located in Maple Ridge, B.C., Imperial Shake was founded in 1998 to create a better shake. It's now one of the most consistent sawmills in the industry, with direct access to raw materials that meet their strict quality controls.

Their western red cedar shakes have been a first-choice option in North America and other parts of the world for more than a century. They're available in 18- and 24-inch lengths.

## **Slate Roof Manufacturers**

One of the longest lasting roofs you can install is slate. It's low- to no-maintenance, waterproof, fire retardant, and freezing/thawing resistant.

### **Buckingham Slate**

Considered by many to be the highest quality slate in the U.S., Buckingham Slate is quarried in Virginia and can last 150 years.

It's resistant to acids and has a low absorption rate, making it a superior roofing slate.

### **Glendyne**

Quarried in Canada, Glendyne slate can last 100 years.

It comes in a dark grey with shades of blue. It's free of pyrite and other metal intrusion, so it doesn't rust, though it does have some stratification marked by fine silts.

## **New England Slate**

Located in the heart of Vermont's slate valley, the New England Slate Company began salvaging slate in the mid 1970s. It exceeds the ASTM S1 rating (the highest grade) and warranties its slate to exceed 75 years.

New England Slate comes in greens, grays, purples, and blacks. You can also request specific sizes, thicknesses, and shapes to create a roof that meets your unique needs.

## **Penn Big Bed**

Headquartered in Slatington, PA, since 1934, PBBS mines and manufactures slate for roofing, construction, and architectural applications. It's the leading source of Pennsylvania slate and is known to last 150+ years.

Here, you'll get clear and ribbon slate, cut into a variety of slate sizes, shapes, and thicknesses.

## **The Best Roofing Manufacturer for You**

Ultimately, to get a roof you love, you need to choose a manufacturer you can trust. You can't go wrong with any of the companies we've featured here. And all of them have options that fit your budget and priorities.

CHAPTER FIFTEEN

# Best Asphalt Shingles for Your Home



When choosing your new roof, you can't go wrong with asphalt shingles. They're affordable and look great. But price shouldn't be your only consideration.

In this chapter, we rate the best asphalt shingles for your home, rated by category, based on our experience as pro roofers. We'll review the asphalt shingles we recommend most by looking at how they rate in these categories:

1. Manufacturer
2. Affordability
3. Sustainability
4. Energy Star Rated
5. Wind
6. Hail Impact
7. Curb Appeal

## Manufacturer

For quality you can trust, look at shingles from the industry's top-tier manufacturers:

- GAF
- Owen Corning
- CertainTeed

Other manufacturers stand out in specific categories, but for consistent quality in multiple categories, you can't go wrong with one of these three companies.



# Affordability

When affordability matters, we recommend 3-tab asphalt shingles. This is a basic, entry-level shingle that gives you a good-quality, attractive roof at the lowest possible price.

IKO and Tamco 3-tab shingles are your rock-bottom bet. Instead of choosing a 3-tab shingle from one of the top-tier manufacturers, go with an IKO.

NOTE: Prices for roofing materials can vary significantly based on your location. Use the prices listed in this guide for comparison purposes only. Your roofer will help you find the best price in your area.

Here are our top picks for affordability.

**IKO Cambridge 3-tab.** IKO's 3-tab asphalt shingle has some interesting features that make them a good bet at an affordable price. These shingles seal extremely well, protecting your home from wind uplift, blow-off, and water penetration. They also have a fiberglass mat that gives exceptional durability and strength.

- Type: 3-tab
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime

**Atlas GlassMaster.** Both durable and beautiful, this line of shingles is designed to reflect more of the sun's rays, keeping your roof cooler and helping it last longer. As a bonus, it's an affordable 3-tab.

- Type: 3-tab
- Wind: 60 mph
- Fire: Class A
- Warranty: 30 year
- Energy Star certified: Cool White

**Malarkey 3-Tab Shingles.** Malarkey's Dura-Seal AR 3-tab shingle line is impact resistant and is rated well for solar reflection. It's a good choice for keeping your home cool.

- Type: 3-tab
- Wind: 60 mph
- Fire: Class A
- Impact: Class 4
- Warranty: Your Choice program
- Solar reflective Index: 27

**TAMKO Heritage 3-tab.** TAMKO's focus is curb appeal. Their shingles have a blended shadowtone that adds vivid color and dramatic style to your roof.

- Type: 3-tab
- Wind: 110 mph
- Fire: Class A
- Impact: Class 4
- Warranty: Limited Lifetime

**TAMKO Vintage.** This is an architectural shingle that has the look of real wood shakes. It adds texture and beauty that the 3-tab asphalt shingle doesn't always deliver.

- Type: Architectural
- Wind: 110 mph
- Fire: Class A
- Impact: Class 4
- Warranty: Limited Lifetime

## Sustainability

Asphalt shingles aren't winners in the sustainability category, so we give honorable mention to GAF and Atlas.

These manufacturers have redesigned their asphalt shingles to have more fiberglass and less asphalt, enhancing strength while giving you a lighter, more sustainable product.

GAF was the first manufacturer to launch highly reflective shingles. They recycle and reuse asphalt and other unsustainable materials and also offer solar roofing and green roofing options.

Atlas's environmental policy statement outlines their efforts to improve the sustainability of their products. They offer an entire line of low-asphalt fiberglass shingles.

Here are some sustainable options from these manufacturers:

**GAF Timberline ArmorShield II Shingles.** These shingles have a fiberglass asphalt construction that's better for the earth while still being good for your home.

- Type: Architectural
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime

**Atlas Legend Designer Fiberglass Shingles.** These shingles give you upscale styling at an attractive cost. And since they go light on asphalt, they also make your home more eco-friendly.

- Type: Designer 3-tab
- Wind: 110 mph
- Fire: Class A
- Warranty: 40 year

## Energy Star Rated

An Energy Star rated shingle reflects more of the sun's rays, which can lower your roof's surface temperature by up to 50 degrees. That can reduce your home's cooling demand by 10 to 15 percent, saving you seven to 15 percent on total cooling costs.

Dark-colored asphalt roofs reflect only four percent of sunlight. White roofs, because they're more reflective, have been found to decrease the urban heat island effect by a third. So any white shingle is going to be energy efficient.

Here are some Energy Star certified roofs that we like.

**GAF Timberline Cool Series.** This line of architectural shingles is highly reflective, which means you can have a beautiful roof while saving energy.

- Type: Architectural
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime
- Energy Star certified: all colors

**CertainTeed Landmark Solaris.** The cool roof version of CertainTeed's Landmark shingle is a wood shake-inspired, solar-reflective asphalt shingle that reflects solar energy and radiant heat.

- Type: Architectural
- Wind: 110 mph
- Fire: Class A
- Warranty: Limited Lifetime
- Solar Reflective Index: up to 29 (depends on the color)
- Energy Star certified: Crystal Gray, Mist White, Silver Birch

**Owens Corning Duration® Premium Cool.** Solar-reflecting granules help make this option good for your home and for the earth.

- Type: Architectural
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime
- Energy Star certified: all colors

**Owens Corning Oakridge.** This architectural laminated shingle gives good protection and impressive curb appeal. A full double layer in the nailing zone gives this shingle better holding power compared to shingles with single-wide nail zones.

- Type: Architectural
- Wind: 110 mph
- Fire: Class A
- Warranty: Limited Lifetime
- Energy Star certified: Shasta White

**Tamko Heritage.** Designer shingle that can give you the appearance of traditional wood shake roofing.

- Type: Designer
- Wind: 150 mph
- Fire: Class A
- Warranty: Limited Lifetime
- Energy Star certified: Glacier White

**Tamko Elite Glass-Seal.** Entry-level roofing, giving you energy efficiency at an affordable price.

- Type: 3-tab
- Wind: 150 mph
- Fire: Class A
- Warranty: 25 year
- Energy Star certified: White

**Atlas GlassMaster.** Both durable and beautiful, this line of shingles is designed to reflect more of the sun's rays, keeping your roof cooler and helping it last longer.

- Type: 3-tab
- Wind: 60 mph
- Fire: Class A

- Warranty: 30 year
- Energy Star certified: Cool White

## Wind

If you live in a high-wind area, you need an asphalt shingle that can stand up to high winds and uplift. Here are our top picks for shingles that can stand up to windy weather.

**GAF Timberline HDZ.** To protect against high winds, this is your number-one choice. These are high definition lifetime shingles. They have the widest nailing zone and the first wind warranty with no maximum wind speed limitation.

- Type: Architectural
- Wind: no maximum
- Fire: Class A
- Warranty: Limited Lifetime, with 15-year WindProven Limited Wind Warranty.

**Atlas StormMaster Slate.** This designer shingle rates well across the board, but especially well for its wind resistance and impact. If you want a beautiful roof that can stand up to the elements, this is your pick.

- Type: Designer
- Wind: 150 mph
- Fire: Class A
- Impact resistance: Class 4
- Warranty: Limited Lifetime

**GAF-Elk Timberline Natural Shadow.** The classic shadow effect of Timberline's NS shingles give you an upscale, architectural look with the warmth of real wood. It has adhesive seals that reduce the risk of blow-off and withstands winds up to 130 mph.

- Type: Architectural/Laminated
- Wind: 130 mph

- Fire: Class A
- Warranty: Limited Lifetime

**Owens Corning Duration.** With a unique fabric strip in the nailing area, this shingle has outstanding gripping power. For exceptional wind resistance, this one is a smart pick.

- Type: Architectural/Laminated
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime
- Energy Star certified: Shasta White

**IKO Cambridge.** These shingles seal extremely well, protecting against wind uplift, blow-off, and water penetration. Their fiberglass mat gives exceptional durability and strength.

- Type: 3-tab
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime

**CertainTeed Presidential Shake.** While this shingle has a slightly lower wind resistance, it has been certified as tear resistance. To protect against winds and hail, this is a good option.

- Type: Architectural/Laminated
- Wind: 110 mph
- Fire: Class A
- Tear resistant: UL certified
- Warranty: Limited Lifetime

## Hail Impact

If you live in an area that gets seasonal hail storms, you know how important it is to get a

roof that can stand up to impact. These asphalt shingles are rated for extreme weather or are heavy enough to handle the impact.

**CertainTeed Grand Manor.** Most asphalt shingles weigh in at 228 pounds. This super-heavyweight is a full 425 pounds per square, making it our number-one pick for standing up to impact. As a bonus, it's a beauty. Protect your home in style with this shingle.

- Type: Architectural
- Wind: 110 mph
- Fire: Class A
- Tear Resistant: UL certified
- Warranty: Limited Lifetime

**GAF Glenwood.** This designer shingle gets top marks for its authentic wood shake appearance. No other triple-layer asphalt shingle on the market matches the thickness of this shingle. And it's been impact rated for extreme weather.

- Type: Designer
- Wind: 130 mph
- Fire: Class A
- Impact rated for extreme weather: yes
- Warranty: Limited Lifetime

**Owens Corning Berkshire Collection.** These laminated shingles have a thickness, proportion, and color selection reminiscent of natural slate. If you're looking to make an elegant statement, this is a winner. Weighing in at 360 pounds per square, it can withstand more impact than the average asphalt shingle.

- Type: Architectural/Laminate
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime



# Curb Appeal

To turn your home into the neighborhood showplace, you need a shingle that's a cut above. To be fair, any architectural or designer shingle will do. But these are our favorites.

**GAF Glenwood.** This designer shingle gets top marks for its authentic wood shake appearance. No other triple-layer asphalt shingle on the market matches the thickness of this shingle. For its artisan beauty, it wins our number-one spot for curb appeal.

- Type: Designer
- Wind: 130 mph
- Fire: Class A
- Impact rated for extreme weather: yes
- Warranty: Limited Lifetime

**Grand Sequoia.** This beautiful shingle gives your home an amazing curb appeal. With a custom color palette and an unrivaled artisan-crafted design, it makes a dramatic, sophisticated statement.

- Type: Designer
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime

## Multi-layered Architectural Laminated Shingles

**GAF Camelot II.** Love slate roofs? This asphalt shingle features subtle blends with contrasting colors to enhance your home's exterior and give it unexpected depth and beauty.

- Type: Architectural Laminated
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime

**GAF Slateline.** This shingle's bold shadow lines and tapered cut-outs create the look of slate at a fraction of the cost.

- Type: Designer
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime

**GAF Woodland.** Give your home the stylish look of hand-cut European shingles with this shingle.

- Type: Designer
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime

**Owens Corning Berkshire Collection.** These laminated shingles have a thickness, proportion, and color selection reminiscent of natural slate. If you're looking to make an elegant statement, this is a winner. As a bonus, you'll get the impact resistance of a heavyweight shingle (360 pounds per square).

- Type: Architectural/Laminate
- Wind: 130 mph
- Fire: Class A
- Warranty: Limited Lifetime

## Choosing the Best Asphalt Shingles for Your Home

After years of repairing and replacing roofs, we know the shingles that are worth investing in. And we've given you our favorites in this chapter.

But ultimately, the best asphalt shingle for your home is the one that meets your needs.

Only you can decide on the qualities and features that matter most.

Review our recommendations in this chapter. Talk to your roofer about your options. Then make the decision that's right for you.

# **Protecting Your Investment**

CHAPTER SIXTEEN

# **Roof Maintenance: How to Take Care of Your New Roof**



Owning a home means ongoing maintenance. Yard work, painting, changing A/C filters are just a few of the maintenance issues you need to take care of regularly.

It's often seen as a cost or a burden. But when done right, regular maintenance can save you thousands of dollars in unnecessary repairs — and make your home last for generations.

Yet, there's one area of home maintenance that often gets overlooked, and that's the roof. Your roof works hard to protect your home from the elements. Sunlight, wind, storms, and even time take a toll on your roof. Proper maintenance can help your roof do its job — and do it longer. Maintenance can prevent your roof from damage that could lead to leaks or other types of failure. Plus, by making your roof last longer, you get the most protection for your money.

But what can we really do for a roof? It doesn't need painting. You don't have to mow it. There are no filters to change. Here are eight things you *can* do to take care of your roof.

## 1. Invest in a Pair of Binoculars

You might ask, "How can a pair of binoculars can help my roof?"

Well, climbing up on your roof is best left to professionals for several reasons. The most important one is safety, but you can also cause damage to your roof just by walking on it.

With a pair of binoculars you can inspect for damage from the safety of the ground. It might not be as good as having a professional inspect your roof, but it will help you spot

potential problems.

## What to look for

**Missing or damaged shingles** – Wind can occasionally get under the shingles or tiles and lift them out of place or off the roof entirely. Check your roof regularly (especially after a storm) to make sure everything is lining up straight, and no shingles are missing.

**Curled or buckled shingles** – Shingles are designed to lie as flat as possible. When they're curled or buckled, wind and rain can get underneath and cause further damage.

**Bare spots** – Bare spots or shiny areas on asphalt shingles are a sign of wear that could lead to bigger problems. Each layer of a shingle has a purpose. Bare spots or shiny spots usually mean the granules that protect the shingles from UV rays have worn away.

**Rust on Flashing** – Metal flashing directs water away from critical areas like chimneys, corners, and valleys. Flashing at the bottom edge of the roof is designed to create a drip edge. This prevents water from migrating back up under the roof or getting trapped against the eaves. If the flashing begins to rust, it could lead to small holes that allow water to penetrate it.

**Debris** – Leaves, twigs, or any type of debris can harm your roof over time. Corners, valleys, and gutters are prime spots for debris to collect.

**Moss** – Leaves or debris can retain moisture. When they collect on your roof, that moisture can provide a perfect environment for moss or algae. Moss holds on to even more moisture, which allows mold and bacteria to grow. The roots can even lift up the shingles and degrade your roof.

**Peeling paint** – When paint ages on your eaves and gables, the wood is exposed to the elements. Without a proper layer of paint, wood will absorb water and begin to rot.

**Dried or cracked caulk** – Caulk doesn't last forever. Over time it can dry out, crack, and

shrink, leaving gaps. Those gaps could lead to water damage and even become entry points for critters.

**Nests or evidence of animals** – Insect or animal nests need to be dealt with quickly. Nests can clog gutters and vent pipes. They can also retain moisture, potentially causing wood rot.

Bird nests, for example, might seem cute, but bird droppings are acidic and can damage shingles. They can also cause damage to more than just your roof. According to OSHA (the Occupational Safety and Health Administration), “more than 60 diseases can be transferred from birds to human beings, sometimes with fatal results.”

Before removing bird nests, be careful! Some birds are protected under the Migratory Bird Treaty Act and moving their nests is illegal. The best defense is to prevent animals and insects from nesting at all. Vent covers, repellants and even plastic predators can help. But if the problem is persistent, you may need to call a pest or wildlife control professional.

## 2. Trim Your Trees

Tree limbs that extend over your roof can present several problems. They can cause damage if they're low enough to touch the roof. If they break, the damage can be catastrophic, depending on the size of the branch. And they can allow animals, like squirrels, raccoons, or possums to get on your roof and potentially gain access to your attic.

## 3. Remove Debris

Any debris that collects on your roof can cause damage. Leaves, twigs, or small limbs can damage the roof and block the normal flow of water off the roof. Leaves can retain moisture for quite a while which could lead to mold or bacteria and even wood rot.



## 4. Clean Your Gutters

Cleaning your gutters isn't a chore you likely look forward to. And depending on the height of your roof, it may be a chore you shouldn't attempt on your own. But it's critical to maintaining your roof.

When gutters and downspouts get clogged, water can pool inside the gutters, get under the shingles, and even overflow onto the house. Water that isn't directed away through the downspouts can lead to leaks, wood rot, and cause foundation issues.

## 5. Inspect Your Attic

Look for signs of damage from inside your attic.

- Do you see any light coming into your attic from seams around vent pipes etc.?
- Are there any holes that a squirrel or other animal might be using for access?
- Is there any sign of water damage?
- Does it smell musty or damp?

## 6. Make Sure Your Roof Can Breathe

Roofs need to breathe. Humidity in the attic can lead to condensation building up on the rafters. That moisture can damage the wood or the insulation and leak into your ceiling. A good service roofer can tell you if you have enough ventilation, but be sure nothing is blocking the air flow through your attic.

## 7. Watch Out for Ice Dams

In colder regions where snow can accumulate on the roof, ice dams can form when your attic gets warmer than the air outside. Snow on your roof begins to melt from the bottom

up because of the warm air on the bottom side of your roof.

The problem?

When that water runs down to the edges of the roof where the air is cold again, it refreezes and forms a dam. The newly melted water gets blocked and is pushed back up the slope of your roof and underneath your shingles.

The best way to prevent ice dams is to have proper insulation in your attic. Not only will you benefit from a toastier home environment, you'll save money by not letting heat escape into your attic.

## **8. Have Your Roof Professionally Inspected**

There's only so much you can see with a set of binoculars. So it's a good idea (and a smart investment in your home) to get a good service roofer to regularly inspect your roof.

Some roofers offer maintenance plans that include inspecting your roof, cleaning out gutters, removing debris, and identifying any repairs that are needed before they become a problem.

## **An Ounce of Prevention**

It's said that "an ounce of prevention is worth a pound of cure." When it comes to your roof, that pound of cure could end up costing thousands of dollars. Spot problems early and prevent damage before it happens.

Don't forget to include your roof in the maintenance schedule for your home — inspect your roof at least once or twice a year. You could save money and help your roof last for years to come.

CHAPTER SEVENTEEN

# **10 Tips to Prep Your Roof for Storm Season (And Minimize Damage)**



Weather can be a homeowner's biggest enemy and the primary cause of wear and tear on your roof.

The sun can degrade your shingles and wear down paint on the eaves or soffits. Wind can cause damage from flying or falling debris. And water from heavy rains can cause even more damage.

Winter storms cause damage too. They bring heavy snow and ice. The added weight of the snow can damage your roof's structure, and ice dams cause melting snow to leak into your home.

In areas prone to severe weather (like hurricanes, tornados, or hail) the damage from a storm can be catastrophic. It might feel like there's nothing you can do to protect your roof during a storm except ride it out and hope for the best. But if you proactively prepare for storm season, you can prevent, or at least minimize, storm damage to your roof.

Use this 10-step checklist to prepare for storm season *before* the weather turns bad.

***Be careful!*** *It's a good idea to hire a professional anytime you need preventive maintenance on or around your roof. First, it's easier than you might think to inadvertently damage your roof. Second, professionals have the gear and experience to avoid accidental injury.*

## 1. Get an Inspection

Roof maintenance is essential to making your roof last as long as possible. It's especially

important before storm seasons, because routine maintenance helps you spot problems before severe damage occurs.

Call a good service roofer if you haven't had your roof inspected in a while. They can do a thorough inspection and address any issues they find. If you have had a recent inspection, do a walk-around your house and check for any changes.

Missing or damaged shingles allow wind and rain to penetrate the protective layers of your roof. Cracked or sliding tiles need to be repaired or replaced (loose tiles become dangerous projectiles in high winds).

Any area that shows wear and tear or early signs of damage are more likely to fail during a storm and should be addressed before storm season.

## **2. Clean Gutters and Downspouts**

Blocked gutters or downspouts prevent water from flowing off your roof. This causes water to back up onto your roof and under the shingles which can then leak into your home.

Dented or uneven gutters prevent water from flowing to the downspouts and allows water to pool inside the gutter.

Check for loose or weak fasteners. When gutters get heavy with soaked leaves and debris, they can break away from the roof and take pieces of the eaves with them.

## **3. Remove Debris**

Debris that collects on the roof can wash off into the gutters and clog them. Debris that remains on the roof can retain moisture after a storm and lead to mold and rot. At least once a quarter, and especially before storm season kicks off, check to be sure your roof is free of debris.

## 4. Trim Trees

Trim tree limbs or small branches that extend over the house. A tree branch doesn't have to fall on your roof to cause damage. Any branches close enough to touch the roof can damage, or even lift up shingles, when swaying in the wind.

Dead limbs or large branches that break off completely cause severe damage when they land on your roof — possibly even cracking roof beams or breaking through your roof entirely.

Trim your trees annually and keep branches six feet or more away from your roof. This will minimize the risk of falling branches and keep leaves and other debris from collecting on your roof.

## 5. Check Large Trees for Age and Weakness

Weak or diseased trees can break or become uprooted in heavy winds, so you need to inspect trees near your house to make sure they're healthy.

It's not always necessary to call in the pros for this. Trees will tell you when they're unhealthy. Look for signs that your trees are under stress. Deformed or dropped leaves, missing bark, dead limbs, and withered branches are all indications your tree is suffering.

If your tree is leaning, it could signal weakness in the root system. The tree might not be strong enough to stay upright in heavy winds and may need to be removed before storm season.

Keep in mind, trees don't have to be next to your house to be dangerous. They're often taller than they appear, and if they were to fall in the wrong direction, that could spell disaster for your roof.

If you see any indications that your tree might not withstand heavy winds or storms, call a

tree surgeon. They can help you determine what needs to be done to save the tree or if it needs to be removed to make sure your roof is not in danger.

## **6. Prevent Ice Dams**

Winter storms can present some of the same dangers as summer storms. Frozen branches can break more easily, even without strong winds. And ice dams can form as snow melts and refreezes.

Preventing ice dams can be your first line of defense, but ice and water shields can add an additional layer of protection.

An ice and water shield is a fully-adhered roof underlayment, which in layman's terms means it sticks to your roof. It's not going to blow away in a strong wind or shift from the pressure of snow and ice.

If an ice dam does form, an ice and water shield gives you superior leak protection against harsh weather conditions.

## **7. Buy Some Tarps**

After a storm, tarps are a rare find. Home improvement stores will often sell out of supplies like tarps and plastic. Even roofers may deal with supply shortages if the storm damage is widespread.

Buy some tarps before storm season and set them aside. That way, you're prepared to make any temporary repairs and prevent further damage.

## **8. Secure or Store Loose Items Around Your House**

Patio furniture, lawn decorations, or any loose items around your house can become flying debris in heavy winds. Tie down or store these items to prevent them from becoming projectiles that can damage your home or someone else's.

This can be even more important in areas where hurricanes or tornadoes are common. Flying debris can break windows and create a sudden change in pressure inside your home.

The added wind force inside your house can compromise your roof's stability or lift the roof completely off the house.

## **9. Check Your Insurance Policy**

Review your insurance policy. Make sure you're familiar with what it covers and verify it's up to date. Keep your roof warranty and your insurance policy together to make them easy to find.

Download a claims form in case power outages keep you from accessing your policy online. And take pictures to document the condition of your roof before and after the storm.

Having proof of what damage was actually caused by the storm can expedite your claim and ensure your claim gets approved.

## **10. Program a Few Important Numbers in Your Phone**

If you've experienced any storm damage, you'll want to file a claim. After letting family know you're safe, your insurance agent may be your next call after a storm. The next call



needs to be to your service roofer so any temporary repairs get scheduled immediately.

Programming those numbers in your phone can save valuable time. Getting repairs started as quickly as possible prevents further damage from happening before the next storm arrives.

## **Don't Let Storm Season Sneak Up on You**

Ideally, you'll make it through storm season unscathed. But follow this simple checklist, and you'll at least know you've done all you can to prepare for the storms that do come your way.

CHAPTER EIGHTEEN

# Ice and Water Shields: What You Need to Know



Your roof is your shelter, so it needs to be able to protect your home against wind-driven rain and ice dams.

How do you ensure your roof will do that?

With an ice and water shield.

Keep reading to learn what this shield is, how it works, and why you need it.

## **What Is an Ice and Water Shield?**

Think of it as a big piece of rubber tape. Three foot wide, with an adhesive back, it goes all along the edge of your roof, in any valleys and around any of the penetrations, around anything coming through the roof, and along any wall that hits the roof.

These areas are all vulnerable to water damage when water or ice accumulate on your roof. The ice and water shield acts as a self-healing membrane, protecting your roof from damage.

## **How Does It Work?**

An ice and water shield is a fully-adhered roof underlayment, which in layman's terms means it sticks to your roof. It's not going to blow away in a strong wind or shift from the pressure of snow and ice.

It's also self-healing. That means, when your roofer nails the shingles on top of it, the membrane seals around each nail.

These two qualities work together to give you superior leak protection against harsh weather conditions.

## Why Do You Need It?

When water gets under your shingles, if you don't have a moisture barrier, you're going to develop a leak. Here are a few ways that can happen.

**Ice dam:** In winter, accumulated snow can begin to melt on a warm, sunny day. When it does, it flows down your roof, toward the edge. But if temperatures drop before the snow has completely melted, the runoff will refreeze into ice.

When temperatures warm up again, this layer of ice can take longer to melt than the snow behind it. Instead of melting, it becomes a dam, holding back newly melted water, pushing it back up the slope of your roof and underneath your shingles.

**Severe storms:** Storm season can often bring tornadoes and hurricanes. In severe weather, strong winds may lift shingles, leaving an unprotected area where rain can easily seep in, or push rainwater beneath shingles, causing a leak.

In both of these situations, a waterproof barrier that adheres to the house (and therefore can't be lifted or moved by ice or heavy winds) will prevent water from leaking into your home. Instead, it will guide water downward, into the gutter.

## Should You Cover Your Entire Roof with Ice and Water Shields?

If the shield waterproofs your roof, it only makes sense to cover your entire roof, right? Not necessarily.

Covering your entire roof may be overkill. In most cases, if you place the ice and water shield in vulnerable areas — near eaves, valleys, low pitches, and along chimneys, for example — you'll be able to prevent most leaks without spending more money than necessary.

More importantly, if you cover your entire roof with the ice and water shield, you'll create a vapor barrier that will keep your deck from being able to breathe. That will cause condensation, which can, in turn, create water damage.

That said, you can cover your entire roof with an ice and water shield, and it could help prevent leaks if you live in an area with extreme winds. But if you do, make sure you also add a ventilation system to your attic to prevent condensation.

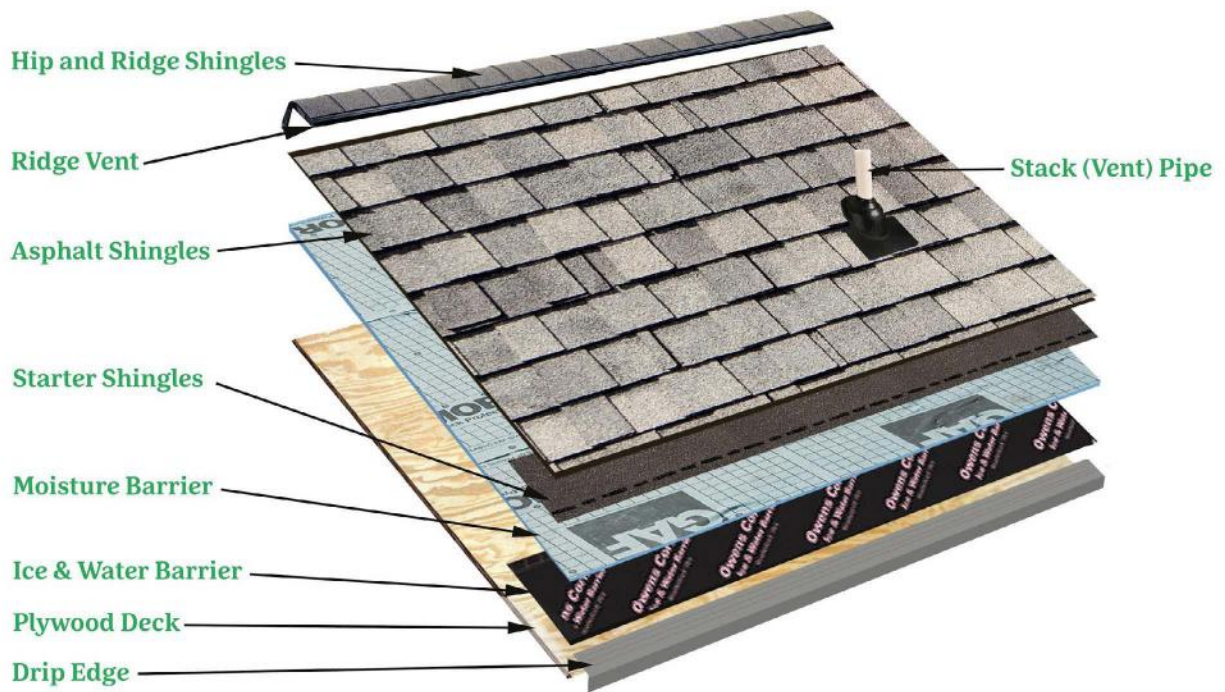
## **More Information...**

You may also see this product referred to as an ice and water shelf. It works with asphalt, fiberglass, and felt shingles, as well as tile and metal roofs.

Bottom line, an ice and water shield is an important part of your new roof. Talk with your roofer about the products they'll use on your roof. Make sure you have the leak protection you need to keep your home safe.

# **The Anatomy of a Roof**

## Parts to a Roof



Roofsimple®



CHAPTER NINETEEN

# Glossary: Terms You Need to Know When Talking to a Roofer





Knowing how to identify all the different parts to a roof will help you feel more comfortable when talking with your roofer. It's also helpful to know the anatomy of your roof — how those parts fit together.

Each layer and component has a purpose. And they all work together to make sure your roof provides maximum protection.

The roofing industry has a specific vocabulary as well. Understanding that vocabulary is key to communicating clearly with your roofer. It means you and your roofer are more likely to stay on the same page during your roofing replacement or repair.

Study this labeled cross-section of a roof. Keep this roofing glossary handy. Be a well-informed homeowner, and you'll be better prepared to see that your roofing project meets your expectations and lasts for years to come.

## Parts to a Roof & Terms You Need to Know

### Architectural Shingle

Architectural asphalt shingles are among the highest quality asphalt shingles available. They have multiple layers of tabs to add thickness, dimension, performance, and durability to a roof.

Architectural shingles are also referred to as *three-dimensional* or *laminated* shingles. By contrast, three-tab shingles are made of a single layer of tabs and appear flat or without

the dimension of a laminated shingle.

They are designed to be more aesthetic, with the most common styles resembling wood shake shingles. Architectural shingles are available in multiple colors and styles and usually come with longer warranties since some can last up to 50 years.

## **Asphalt Shingle**

Asphalt shingles are the most popular roofing shingle because of its cost. They can be made of an organic, asphalt-saturated or fiberglass base with one or both sides covered with asphalt or modified asphalt to provide a waterproofing quality. The top surface is then infused with reflective material such as slate, quartz, stone, or ceramic granules, which block ultraviolet light.

## **Battens**

Roof battens, or furring strips, are thin strips of wood, plastic or metal that are used to provide a fastening point for the roofing material. They are most often used with clay, stone, or concrete tiles.

## **Cool Roof**

Any roof that is designed to reflect more sunlight and absorb less heat than a standard roof is called a “cool roof.” Cool roofs are optimized with coatings, light reflective colors, or high solar reflectance to be energy efficient.

## **Course**

Each row of shingles or roofing material is equal to one course.

## Decking

Roof decking, or sheathing, is the strong layer of wood that is laid on top of the rafters and becomes the base layer for any roof covering. Decks are most often made of plywood sheets or stand board (OSB).

## Dormer

A window that projects from a sloping roof. Derived from the latin word “dormitorium,” for sleeping room. Dormers are often used in bedrooms under a sloped roof to add windows to the space.



## Downspout

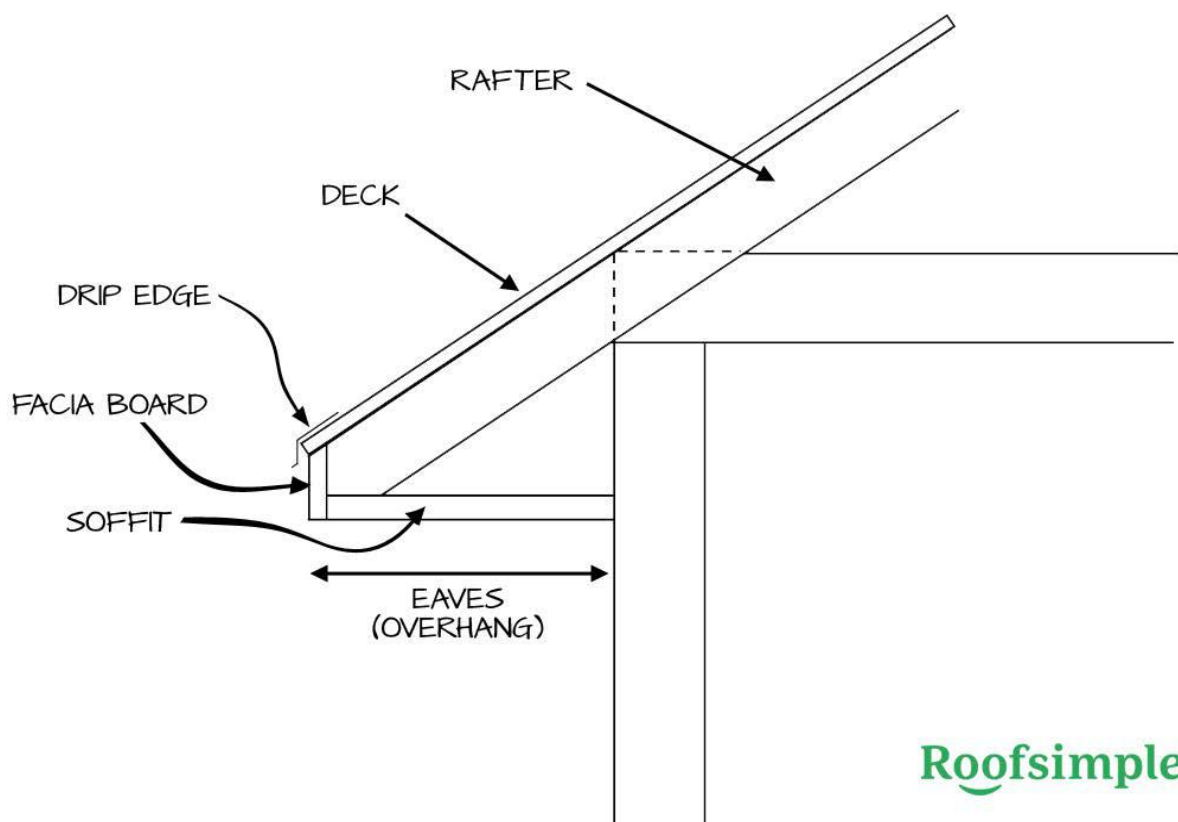
A downspout is a pipe, usually at the corners of the roof, that carries water from the gutters to the ground level. Gutters attached to the eaves of the roof carry water to the downspout which directs water to the ground or to a drain at ground level.

## Drip Edge

Metal flashing used at the edges of the roof designed to control the direction of dripping water is called a drip edge. They are designed with a lip or bent edge to break the surface tension of water to prevent it from flowing back under the shingles.

## Eaves

The eaves are the edges of the roof that hang over or beyond the vertical walls of a building. Their main purpose is to direct water away from the building itself. Eaves can have decorative or architectural elements



## Energy-Efficient Roof

An energy-efficient roof is any roof that is designed to reflect more sunlight and absorb less heat than a standard roof. Energy Star Ratings identify a roofing material's ability to reflect solar radiation and emit absorbed heat. (See "Cool Roofs.")

## Felt

Roofing felt refers to a type of tar paper made from glass fibre or polyester fleece infused with bituminous material. Produced in roll form, roofing felt and tar paper are most commonly used as an underlayment for roofing and siding materials.

## Fire Resistance

Fire resistance is rated by a material's ability to withstand exposure to fire originating from sources outside the building.

- **Class "A" Fire Resistance:** The highest fire test classification for roofing as per ASTM E108 or UL790. Rated to withstand severe exposure to fire originating from sources outside the building.
- **Class "B" Fire Resistance:** Rated as being capable of withstanding moderate exposure to fire originating from sources outside the building.
- **Class "C" Fire Resistance:** Indicates an ability to withstand light exposure to fire originating from sources outside the building.

## Flashing

Flashing is a thin material, usually galvanized steel, used to direct water away from critical areas of the roof. It adds protection from water penetration in the valleys, in areas where the roof plane meets a vertical surface (e.g. at a wall, chimney or dormer), and around other roof features such as vents and skylights or edges.

## Flat-roof Membrane

Membrane roofing is a watertight roof covering to protect the interior of a building. Most commonly made from synthetic rubber, thermoplastic (PVC or similar material), or modified bitumen. Membrane roofs are most commonly used for flat roofs and in commercial applications.

## Gable



A gable is the triangular part of a wall between intersecting roof pitches that encloses the end of a pitched roof. The shape of the gable and how it is detailed depends on the type of roof structure used.

## **Granules**

Graded particles of crushed rock, slate, slag, porcelain, or tile used as surfacing on asphalt roofing and shingles. Granules provide protection from UV rays that can cause the degradation of shingles. They also add to the durability of the shingles in transport and after installation.

Granules tend to shed as they age — the adhesive sealant begins to lose its adhesion or wind and weather loosens them. When bare spots or shiny spots appear on shingles, it may indicate that the shingles, or the entire roof, need to be replaced.

## **Green Roof**

A green roof is often referred to as a living roof because the roof of the building is partially or completely covered with vegetation and a growing medium. They may include several special layers such as a waterproofing membrane, a root barrier, filter cloth, drainage and irrigation systems.

Green roofs are also considered “Cool Roofs” because they significantly lower utility bills and the ambient temperature of the roof.

## **Gutters**

Gutters are pipes or shallow troughs attached to the edge of a roof for carrying rainwater away from the building.



## Hip

The point where two slopes meet and run to the eave is called the hip.



## Hip Shingles

Hip shingles, or ridge cap shingles, are a single layer shingle used to cover the inclined angle formed by the hip or intersection of two slopes of roof. Some manufacturers do produce double layered shingles and even shingles that are folded to create superior strength and design.



## **Ice and Water Barrier**

An ice and water shield is a fully-adhered roof underlayment with an adhesive back used to prevent damage caused by ice dams and wind driven rain. It is usually installed all along the edge of the roof, in any valleys, vent pipes, or any other structure or wall that connects with or penetrates the roof.

## **Ice Dam**

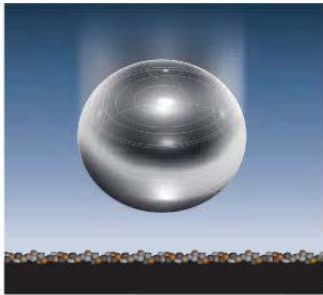
An ice dam refers to ice build-up on the eaves of sloped roofs of heated buildings. It results from melting snow under a snow pack reaching the eave and refreezing there. When an ice dam forms, additional melting snow runs to the eaves and is prevented from flowing off the roof. That water is then forced back up the roof and under the shingles, increasing the possibility of leaks.

## **Impact Resistance**

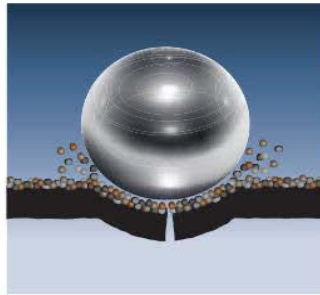
Impact Resistance is the resistance classification given to roofing material per the Underwriter Laboratories (UL) 2218 Impact test. This rating indicates which shingles are more resistant to impacts resulting from hail storms.

A shingle receiving a Class 4 rating can withstand the impact from a 2 inch steel ball dropped twice from 20 feet with no evidence of cracking or tearing. A Class 3 rating, by contrast, would only be able to withstand the impact of a 1.75 inch steel ball.

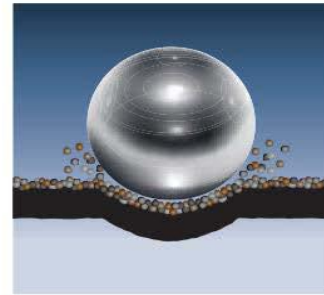
## Class 4 UL 2218 Impact Test



The UL test drops a steel ball from 20 ft. to see if the material will crack.



On a standard shingle cracks and ruptures will appear.



On a Class 4 rated shingle, no evidence of cracking or tearing is present.

## Laminated Shingles

(See: Architectural Shingle)

## Moisture Barrier

Moisture barriers are building materials designed to prevent water from getting past the barrier. As a roofing underlayment, the moisture barrier is installed over the deck of the roof and under all the other layers of the roof.

## **Overhang**

(See: Eaves)

## **Rafters**

Rafters are the internal beams that extend from the eaves to the peak of a roof and form its framework.

## **Rake Edge**

The rake edge is the metal flashing that is installed along the gable edges of a roof. They perform the same function as the drip edges along the eaves of the roof.

## **Real Slate**

Real slate is a natural stone that is commonly used in construction. It is a dense, fine-grained metamorphic rock produced in nature by the compression of various sediments.

When used as a roofing material, it is prepared as a shingle for roofing by splitting or cutting it with a wet saw to a uniform size and width. It is then torched with a gas flame and bombarded with freezing water. This process removes all traces of the saw blades and gives the stone its unique textured finish.

## **Ridge**

The point where two slopes meet at the top of a roof is called the ridge. (see photo at “Hip.”)

## Ridge Shingles

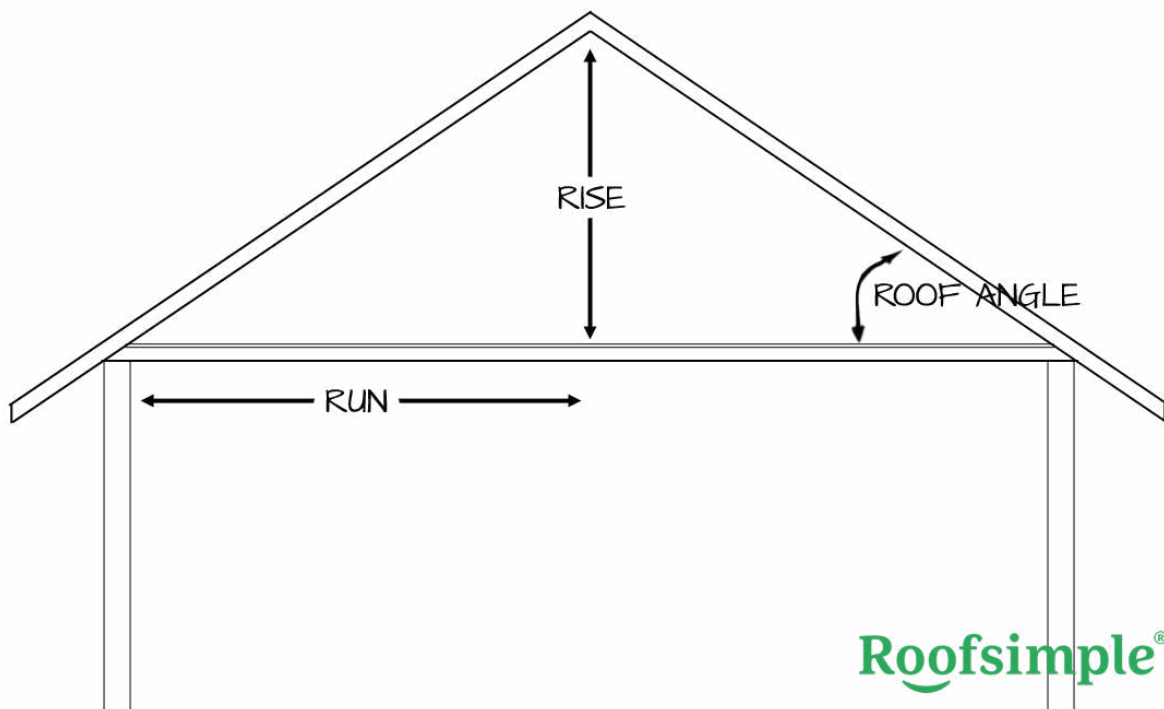
(See: Hip Shingles)

## Ridge Vent

A ridge vent is a roof ventilation system that is installed at the peak of a sloped roof allowing warm, humid air to escape at the highest point of a building's attic.

## Rise

The rise of a roof, also referred to as the “slope” or “pitch,” is the measurement of vertical rise for every foot of horizontal distance (run). A 4:12 roof rise would increase in height 4 inches for every 12 inches of horizontal distance.



## **Roof Tiles**

Traditionally made from locally available materials, roof tiles are hung from the framework of the roof (or fixed to battens). Roof tiles have been used for thousands of years, with some of the oldest examples dating back to the 3rd millennium BCE. Today, they are most commonly made of clay, concrete, or slate, but can also be made of synthetic materials.

## **Roof Vents**

Intake or exhaust vents used in roof construction to enable the flow of air through a roof and prevent condensation and degradation of roofing materials. Roof vents include: ridge vents, soffit vents, turbine vents, and gable vents.

Vents can be passive, wind driven, or electrically operated.

## **Run**

The run of a roof is the horizontal distance used to measure the rise. Usually measured as the height of the roof per 12 inches of run.

## **Sales Roofer**

Sales roofers are larger companies who do retail roofing or storm chasing. Typically, they do one or the other, but not both. Sales roofers tend to have a large sales force, which means they can schedule your roof replacement quickly.

## **Self-Sealing Shingles**

An asphalt shingle with a self-sealing strip added to boost wind resistance by securing the leading edge of the shingle above it. Generally, it uses factory-applied adhesive that, when heat activated, adheres to the overlying or underlying course of shingles. In colder climates self-sealing cement can be added to ensure proper adhesion.

## **Service Roofer**

A service roofer is one that provides a full range of roofing services. Service roofers often handle installation, insurance claims, roof repairs, inspections for real estate companies.

In addition to the actual work, service roofers provide a higher level of customer service both before and after the job. The focus of a service roofer is on making the customer's experience as smooth and convenient as possible.

## **Sheathing**

(See: Decking)

## **Slope**

(See: Rise)

## **Small Businesses Roofer**

Small business roofers are those run by one or two people. Staff may include a secretary and one or two crews. They don't usually offer customer support and their sales volume is lower than larger companies limiting the options and savings they can offer.

## **Soffit**

A soffit is the underside of an exterior or interior architectural feature such as a beam, arch, staircase or cornice. In roofing, it generally refers to the horizontal protective board on the underside of eaves.

## **Stack Pipe**

Stack pipes or “vent stacks” are the pipes leading from the waste pipes to the outside of the building, often going through the roof. These pipes allow the sewer gases to escape to the outside, rather than being released inside the house. The vent pipes also allow oxygen into the waste pipes.

## **Solar Reflectance Index**

The Solar Reflectance Index measures a roof’s ability to reject solar heat (solar reflectance) and release any heat that is absorbed (thermal emissivity).

The higher the SRI number the better.

## **Squares (roofing square)**

A roofing square is equal to 100 square feet of the roof. Therefore a 2,400-square-foot roof would require 24 squares of roofing material to cover that roof. This number is used to calculate both the amount of material needed and to estimate the cost of the project.

The most common type of shingle, called a three-tab or strip shingle, is generally packaged three bundles per square.

## **Standing Seam**

A standing seam is a type of metal roof construction that has concealed fasteners. The material is “seamed” together using a special roof seaming machine that is run vertically up the panel to seal the joints and prevent water intrusion.

Standing seam metal roofs are more durable and weather-tight than exposed fastener metal roofs.

## **Starter Shingles**

Starter shingles (also known as starter strips) are an additional course of asphalt shingles used at the eaves and rake edges of your roof for additional waterproofing.

## **Storm-Chaser Roofer**

Storm chaser roofer refers to roofing companies whose main source of business comes from following storms. After a tornado, hurricane, or hail storm has caused significant damage, they go through the area, knocking on doors, offering to check for roof damage.

This type of roofer focuses on insurance claims. Their goal is to come into a neighborhood that has a high probability of needing their services.

Storm chasers usually get paid with the funds from your insurance claim. But that may not be enough to cover the full cost of a new roof and may still require financing for any remaining balance.

## **Strip Shingles**

(See: Starter Shingles)



## **Synthetic Slate/Shake**

Synthetic slate roofing is a manufactured material designed to look like authentic slate roofing. Faux slate comes in a variety of materials, including plastics, polymers, clay, fiber cement, rubber, steel, and asphalt. It's available in a wide variety of styles that fit nearly any architectural style.

## **3-Tab Shingle**

Asphalt 3-tab shingles are made of fiberglass layered between asphalt and ceramic-covered granules. What results is a lightweight, waterproof, fire-resistant, and wind-resistant covering for your home. They are the most popular type of roof on the market, with reason.

They're the most basic and least expensive, entry-level roofing material.

## **Thermal Emissivity**

Thermal emissivity is the ability of a material to release heat that's been absorbed. In roofing it is associated with energy efficient roofs.

## **Three-Dimensional Shingles**

(See: Architectural Shingles)

## **Underlayment**

Roofing underlayment is the water-resistant or moisture barrier material that is installed on your roof deck and under all other roofing materials. It serves as an added layer of

protection from damaged shingles or wind-driven rain.

## Valley

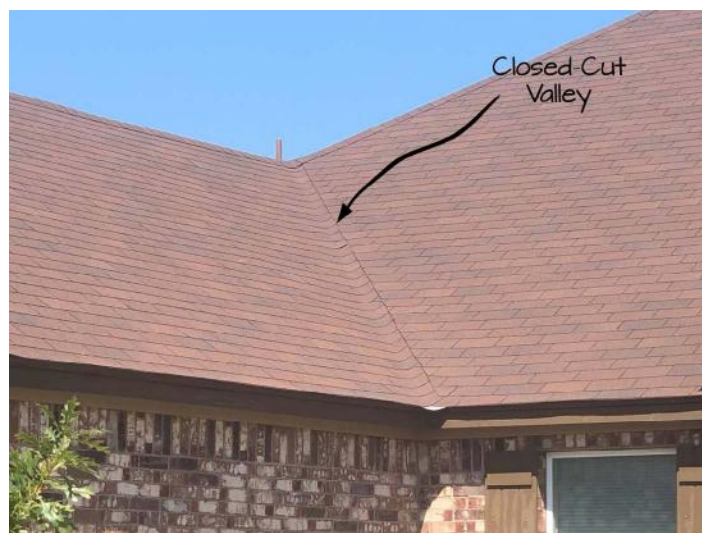
The valley of a roof is the channel or trough that is formed where two roof slopes meet. Water is directed to the valleys where it flows off the roof.

## Closed Valley

Closed valleys refers to a type of valley, where shingles from one or both sides of the roof extend across the valley onto the other slope of the roof. With closed valleys, the flashing is not exposed. There are two types of closed valley: closed-cut and closed-woven valleys.

### Closed-Cut Valley

Closed-cut valleys are valleys where shingles from one side of the slope extend several feet onto the adjacent slope, and shingles from the adjacent slope are cut parallel and just short of the center of the valley.



## Closed-Woven Valley

With closed-woven valleys, shingles from both sides of the valley extend across to the other slope in an alternating or woven pattern.



## Open Valley

With an open valley, roofing shingles are installed and then cut and sealed where they overlap the metal flashing. The flashing remains visible but is sometimes painted or coated to match the shingles.



## **Vents**

(See “Roof Vents”)

## **Vent Pipe**

(See “Stack Pipe”)

## **Vent Sleeve (Vent Flashing)**

Vent flashing is a cylindrical piece of flashing that fits right around the vent pipe. Shingles can then be installed over the and around the base or boot. The height of the boot prevents water from flowing under the vent.

Also called “boot flashing”

## **Wood Shakes**

Wood shakes are wooden shingles traditionally made by hand splitting cedar. The process of splitting the cedar into shakes results in a rougher, more rustic finish than wood shingles.

Wood shakes are unique in size and shape, which adds a more random pattern and traditional appearance.

Modern shakes are manufactured with one side smooth and one side rough and are much thicker than wood shingles.

## Wood Shingles

Wood shingles usually have a smooth, uniform look. Traditionally made by sawing off individual shingles from one block of wood, modern wood shingles are manufactured by machines. Both sides are smooth and consistent in size, shape and taper.

## Summing Up

After studying the parts to a roof and this list of roofing terms, you'll likely start noticing the different types of roof components everywhere you go — but it's not just about impressing your friends with what you've learned.

Your roof is one of the most important maintenance/replacement projects you will undertake as a homeowner. Be as informed as possible. It matters.

A good service roofer will be more than happy to answer any questions you have or explain any terms you don't understand. But having a better understanding of industry specific terms can help you make your roofing project experience a positive one.

# About Roofsimple

One of the problems in the roofing industry is high-pressure sales. All too many roofing companies focus on price rather than on what's best for you. At Roofsimple, we don't play games with prices. We develop a plan that's right for you and then deliver on it.

Our founders, Mark McShurley and Marty McMahon, started Roofsimple with a simple philosophy: "We know what it takes to do a roof right. We tell you what that is. We put a fair price on it. And then we actually do it!"

Their desire is to make the homeowner the focus of their business. Before timelines, before money, before profit margins, the homeowner comes first.



Marty McMahon



Mark McShurley

They also noticed that the roofing business is made up of several types of companies.

- Smaller companies, like individually owned mom and pop establishments, can offer a relationship approach to their business but often lack systems or resources to offer very many choices or manage the relationship later on.
- Sales Roofers are usually larger companies with multiple crews and systems in place to handle lots of applications, but they're often impersonal and tend to focus on price.
- Storm Chasers, or companies that focus on following major storms, can offer help in times of crisis, but they don't stay around long enough to provide any service.

Mark and Marty saw a need for a fourth type of roofer — the Service Roofer.

As a service roofer, Roofsimple provides the care and relationship you get with a smaller company and the systems and resources of a large company. That means better service, better prices, and more options for finding the right roofing solution and style for your home.

And, with some of the best warranties in the industry, they will maintain that relationship for the life of your roof.

Having roof trouble? Learn more at [www.roofsimple.com](http://www.roofsimple.com).



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