

Roofing Enemies

Roof systems are designed to provide years of outstanding service. However, there are a number of factors that can significantly shorten the life of any roofing system. When installing a new roofing system, it's important to know, and possibly avoid factors that shorten the life. Knowing about the following will help you make informed roof system buying decisions:

Heat

- Heat and ultraviolet rays cause roofing materials and accessories to deteriorate over time. Deterioration can occur faster on the slopes facing west or south.
- **Possible Solutions-** 1) Increased roof ventilation. Buffalo Roofing always installs the most efficient ventilation, ridge venting. We'll also evaluate your soffit vents and advise when more soffit vents will help your roof life. 2) Modern shingles take heat better than shingle formulations from just a few years ago. 3) Upgrade to an architectural shingle.



Rain/Water

- When your roof is compromised, water gets underneath shingles, shakes or other roofing materials, it can work its way to the roof deck and cause the roof structure to rot. Extra moisture encourages mildew and rot elsewhere in a house, including walls, ceilings, insulation and electrical systems.
- **Solution-** If you see moisture in the attic, or on the underside of the deck, it's always wise to repair/replace before moisture causes more damage.



Snow and Ice

- Each day, snow melts at the bottom of the snow layer due to heat from the home. This snow often refreezes at a roof's overhang where the surface is cooler, forming an ice dam. This blocks proper drainage into the gutter. Water backs up under the shingles (or other roofing materials) and seeps into the interior. During the early melt stages, gutters and downspouts can be the first to fill with ice and be damaged beyond repair or even detach from the structure. At later stages, water can leak into the home, causing severe interior damage.
- **Solution-** Local building code calls for six feet of ice and water shield up from all eaves. Ice and water shield forms an impermeable layer underneath the shingles that is self-sealing and leak proof. In extreme situations, heat tape can be used in gutters. **Note-** Ice and water shield is only used when heated areas are covered. Typically garages and open porches do not require it.



Wind

- High winds can lift shingles' edges (or other roofing materials) and force water and debris underneath them. Extremely high winds can cause extensive damage. Wind also causes unseen damage in the form of shingle seal failure. Usually this type of damage is covered under your building's insurance policy.
- **Solution-** Because wind causes unseen damage, it's best to replace at least the affected slope. Even though you may be missing only 5-6 shingles, others will become missing as time goes on. Wind causes the seal between shingles to become compromised. These shingles are now loose and flap in the wind. As they flap, the shingle forms stress cracks and will come apart in time. Buffalo Roofing installs your new roof to withstand 130 mph winds.



Hail

- **Hail:** Hail varies in shape, size, and hardness. Roofs that have sustained hail damage usually will show signs of bruises and punctures. These abnormalities promote granular loss and mat defects that expose the roof system to nature's elements. Hail damaged roofs will begin leaking, often after a couple of months.

- **Solution-** Hail damaged roofs must be replaced. Fortunately, almost all insurances cover hail damage. Buffalo Roofing has insurance specialists ready to help with your claim and work through the process with you to ensure a top quality roof replacement with minimum hassle.

Condensation

- Condensation can result from the buildup of relatively warm, moisture-laden air. Moisture in a poorly ventilated attic promotes decay of wood sheathing and rafters, possibly destroying a roof structure.
- **Solution-** Increased attic ventilation can be achieved by installing larger or additional vents and will help alleviate problems. If bathroom vents are vented into the attic, these must be redirected outside. Buffalo Roofing will evaluate your attic ventilation and make specific recommendations for your home.



Trees and Leaves

- Tree branches touching a roof will scratch and gouge roofing materials when the branches are blown by the wind. Falling branches from overhanging trees can damage, or even puncture, shingles and other roofing materials. Leaves on a roof system's surface retain moisture and cause rot, and leaves in the gutters block drainage.
- **Solution-** Trim trees before they become a hazard. Keep debris cleaned off the roof regularly.

Moss and Algae

- Moss can grow on moist wood shingles, shakes and even asphalt shingles. Once it grows, moss holds even more moisture to a roof system's surface, causing rot. In addition, moss roots also can work their way into a wood deck and structure. Algae also grows in damp, shaded areas on wood or asphalt shingle roof systems. Besides creating a black-green stain, algae can retain moisture, causing rot and deterioration.
- **Solution-** Trees and bushes should be trimmed away from homes and buildings to eliminate damp, shaded areas, and gutters should be kept clean to ensure good drainage.



Shingle Deterioration

- When shingles are old and worn out, they curl, split, shrink, flake and lose their waterproofing effectiveness. Weakened shingles easily are blown off, torn, and lifted by wind gusts. The end result is structural rot and interior damage. A deteriorated roof system only gets worse with time-it should be replaced as soon as possible.

Missing or Torn Shingles

- The key to a roof system's effectiveness is complete protection. When shingles are missing or torn off, a roof structure and home or building interior are vulnerable to water damage and rot. The problem is likely to spread-nearby shingles also are ripped easily or blown away.
- **Solution-** Missing or torn shingles should be replaced as soon as possible. There may well be additional, unseen damage. Have the roof inspected by a roofing professional to avoid repeated leaks.



Flashings

- Many apparent roof leaks really are flashing leaks. Without good, tight flashings around chimneys, vents, skylights and wall/roof junctions, water can enter a home or building and cause damage to walls, ceilings, insulation and electrical systems. Flashings should be checked as part of a biannual roof inspection and gutter cleaning.
- **Solution-** A good roofing professional can usually replace flashings as needed. If shingles are old and brittle, replacement can be problematic.

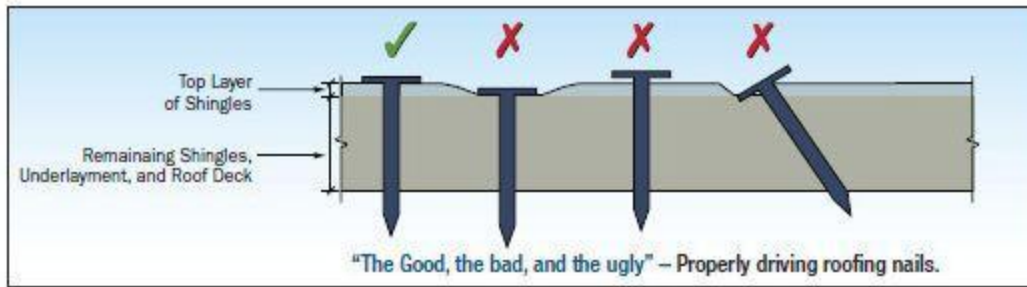
The Roofing Process



Your professional roofing contractor should be skilled and trained to properly install your homes new roofing system per the manufacturers specifications. This is critical to long term performance. The contractor should be trained in installation techniques that cover the following areas:

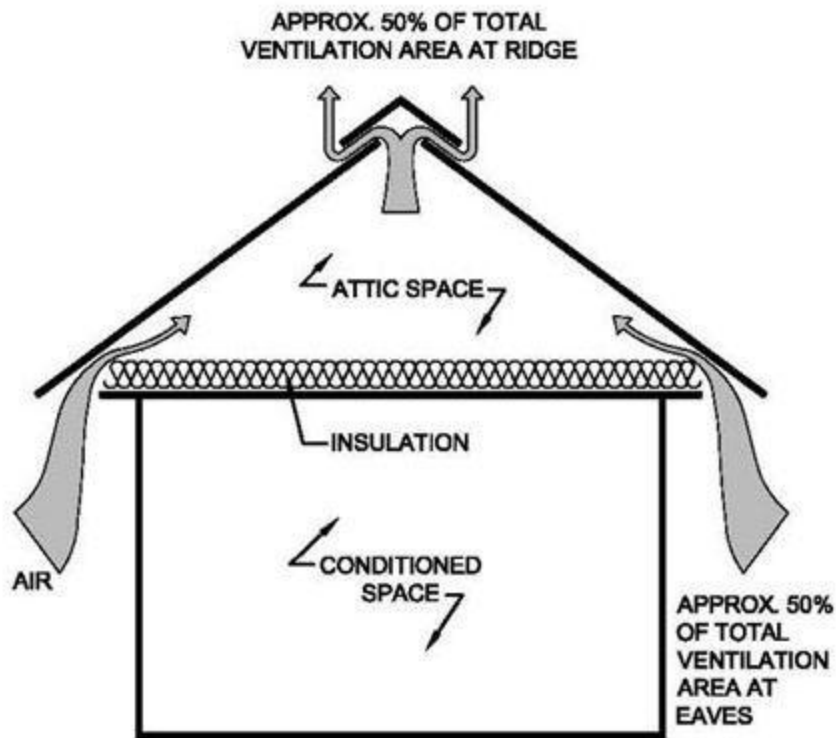
- Proper reroofing techniques
- Overall inspection
- Deck preparation
- Usage and application of underlayment
- Secure attachment with the proper amount and location of nails
- Metal drip edge installation
- Shingle application and the proper offset
- Valley construction, which product to use, and the proper application
- Proper flashing installation around pipes and vents
- Proper counter flashing techniques and application
- Proper ventilation installation

- Hip and ridge installation and the special techniques that finish the job properly



Why Ventilation is Important:

- When a house has been properly ventilated, a positive airflow is created. This allows the house to breathe and helps prevent moisture build-up. That's why proper attic ventilation is a serious issue that should always be considered when re-roofing your home.
- Normal household activities can wreak havoc on an attic and ultimately, a roof. Showers, laundry, dishwashing and cooking all generate moisture that can damage insulation, rafters, wood deck, underlayment and shingles during winter. Summer heat buildup in the attic promotes premature aging and cracking of wood and roofing materials. All of which could reduce a roof's expected service life. For maximum roof protection, a well-ventilated attic is the key.
- In warm weather, proper ventilation prevents the attic from becoming a hot box that spills unwanted heat down through the ceiling into the living area (even if the attic is insulated).
- In cold weather, proper ventilation helps prevent moisture from condensing on the insulation, structural wood, shingles or roof deck. Moisture-soaked insulation becomes ineffective, thereby causing excess energy usage. Condensation on wood leads to rotting and expensive repairs. While those are the most important reasons for proper ventilation, they aren't the only ones.
- Excess attic heat causes premature shingle failure and can invalidate the shingle warranty. Excess moisture in the home causes mildew and drywall damage. Moisture problems can cause paint to peel and siding to warp.
- Balanced airflow keeps attic temperatures from reaching extremes. Vents allow outside air to move through the attic. The result is a cooler, drier attic, which means a longer lasting roof.



Frequently Asked Questions Regarding Roofs

What is the best roof?

Unfortunately there is no magic answer in the roofing industry that solves all roofing problems. What the roofing industry does offer is a wide variety of waterproofing and water-shedding products from numerous manufacturers, each having attributes and faults. The key to selecting a proper roofing system is identifying the specific roof design needs of your building, and how each roofing system meets those needs.

Why does my roof leak?

Roofs leak from a break in the waterproofing layer. High winds, hail damage, and deterioration or defects in the roofing material are considered to be functional damage. Other causes may include mechanical damage (ie, tree falls on roof). The key to roof management is leak

avoidance. Find and correct defects before they leak because once they do the damage will only spread compromising the entire roofing systems integrity (wood rot and mold).

Can composition shingles be repaired?

Yes. If damage is minor, a reputable roofing contractor can remove individual roofing shingles and replace them with new shingles.

How long should a roof last?

Like any building component, roofs degrade at different rates depending on a large number of factors: the quality of original construction, the level of abuse, the level of maintenance, appropriateness of design, etc. So how long should a roof last? We have seen poorly designed and installed roofs go as few as six or seven years before they failed. Buffalo is extremely hard on shingles on one side of your roof, the snow side. New shingles are available now with a 50 year warranty.

Can I cover over my existing roof?

Installing a roof over the top of an existing roof is generally acceptable under these guidelines:

- *The International Building Code (IBC) allows one re-cover (over wood or asphalt shingles only)*
- *No wet insulation can be left in place*
- *The roof structure must be able to handle the additional roof load. The new roof must be attached to the roof deck to meet wind loads (it is not generally acceptable to adhere the new roof to the old roof).*
- *The most commonly used technique for installing the second layer of asphalt shingles over the first only applies when covering three tab shingles with laminate style shingles.*
- *Most insurance companies will not recognize the installation of a second layer of roofing products over the existing roof as a good practice. Policy holders may want to contact your carrier prior to making these repairs.*
- *Wind resistance is nearly always compromised.*

What time of year is the best time to install a roof?

The optimum time to install an asphalt shingled roof is when the temperatures are between 40-80 degrees Fahrenheit and the wind and rain are at the lowest intensity and frequency. This allows the roofer the best conditions for installation, with the fewest interruptions, lowest risk of leaking, and an ideal time to minimize any unintentional damage to the roofing system (ie, scuff marks from foot traffic).

Once a shingled roof is installed, the sun with “cook it down”. You may notice the shingles lay a bit flatter after a couple of days, this is normal. The heat also sets the glue between shingles.

How do I know when my roof is failing?

Different roof types fail at differing rates and with different failure modes. Several general clues include:

- *Does the roof leak in numerous locations?*
- *Do leaks continue, despite repeated repair attempts?*
- *Do repairs seem to make leaks worse, or do new leaks develop after repairs?*
- *Are there signs of missing, cracked or curling shingles?*
- *Are there stains on interior walls or ceilings?*

It is generally better to reroof at the appropriate juncture, rather than pouring money and time into ill-advised repairs.

How much does a new roof cost?

How much is a new car? Well, the answer to both questions is, "That depends."

Every reroofing projects cost is going to be dependent on some of these factors:

- *How large is the area of the roof*
- *How steep is the roof (pitch)*
- *How many stories tall is the building*
- *How many layers of existing material need to be removed*
- *What brand and style of roofing products will be reinstalled*

The final price to install a new roofing system can range from \$3.50 per sq ft of the structure to \$12.00 per sq ft.

How often should my roof be inspected and by whom?

Buffalo Roofing recommends a thorough inspection every two years by a HAAG certified inspector. Some roofing systems require more maintenance than others, and each should have a maintenance/inspection schedule.

How do I get a fair quote and a good contractor for a new roof or repair?

Look for an established, licensed, or bonded roofer and request references. Ask to see certificates of insurance for liability and workers compensation insurance coverage. Insist on a detailed, written estimate, showing material needed, labor charges, and approximate starting and completion dates. As self-serving as this sounds, a knowledgeable roof consultant can steer you through the many pitfalls of buying a new roof. With their help, you can pick the right roof system to meet both your design expectations and budget limitations. The good contractors appreciate opportunities to bid roofing projects like yours.

Frequently Asked Questions about Hail Damage

What does a "Hail Hit" look like?

A hail hit on a shingle looks like a "bruise" or a dark spot where the granules on the shingle have been knocked off and the asphalt underlayment and sometimes the fiberglass mat is exposed and indented. New hail hits will have a shiny appearance because the asphalt has been freshly exposed and has not had time to weather to a dull dark color.

What size hail is damaging to roofing?

This depends on several variables; size, shape, hardness, density, as well as the type of roof that you have. In general, pea- and marble-sized hail will not damage composition roofing in good condition.

How do I know if I have hail damage to my roof? Can I tell from the ground?

If you've recently had hail in your area and you would like to determine if the shingles have been damaged, a close inspection of the shingles has to be made from the roof. In most cases you cannot visually see damage from the ground.

I notice granules in my gutter and on my drive.

Granule loss is a part of the normal weathering process of composition roofing. Small hail impacting a roof often displaces some of the granules as does rain, wind, snow, ice, and foot traffic.

If I think I have hail damage what should I do?

Call your insurance carriers claims department and ask for an adjuster to come inspect your roof for hail damage. Call a reputable roofing company and ask for the same inspection. If there are any discrepancies between the adjuster's findings and the contractor's assessments you may call for a "RE-INSPECTION" where an adjuster assigned to your claim meets with the roofing contractor to inspect the roof together. Re-inspections are very common. The insurance company must determine two things when assessing your roof to determine the amount of your loss:

1. *Was there sufficient damage to the roof system to reduce water shedding capabilities?*

2. *Was there sufficient damage to cause a reduction in the long-term service life of the material?*

What does hail do to a roof?

Shingles are designed so that the granules block the UV of the sun and protect the asphalt underlayment. As the shingles age the granules fall off over time. When the asphalt is exposed to sunlight it dries out and the shingle becomes compromised losing its waterproofing capabilities, discolors, and the corners will start to curl up. A shingle at the extreme end of its life is bubbled in appearance and is brittle to the touch. A 30-year shingle is warranted by the manufacturer to have a useful life, under optimal ventilation conditions, of 30 years. Hail does several things:

1. *Accelerates granule loss.*
2. *Causes defects in the mat where water can pool.*
3. *Accelerates shingle aging.*
4. *Voids manufacturer's warranties.*
5. *Leads to other associated problems.*

Do I need to get my roof replaced right away?

Most hail damage poses no immediate threat to the structural integrity of the roof. However, many insurance companies have a "statute of limitations" of how long a hail claim is viable (usually 180 days from the date of loss). If you have experienced a loss such as hail damage it is prudent to take care of the problem in a timely manner before it leads to other associated problems. In some instances large hail will cause leaks within the roofing system immediately following the storm. Repairs will need to be made promptly to insure the property within the home sustains minimal damage. The insurance adjusters will only assess the damage caused by the primary storm. Additional damage will be viewed separately on claims if the insured has not made efforts to protect property immediately following a loss.

Frequently Asked Questions Regarding Insurance Claims

Are all houses in a neighborhood affected the same way?

Insurance companies evaluate each roof individually. The number, size, and hardness of the hailstones can vary tremendously within a small locality. Velocity and direction of the wind are also factors. Other factors are roof pitch, age, and condition.

Why would my insurance company replace my roof?

The purpose of home owner's insurance is to protect homeowners against losses in their property's value due to damage that is beyond their control. If you have hail damage, you have experienced a financial loss in that your original investment of a 20-year roof (for example) has now been reduced to a 5-10 year useful life span. Your insurance company will compensate you for your loss and replace your roof.

Will my annual insurance premium increase if I file a claim due to storm damage?

Insurance companies cannot cancel your policy or raise your rates for weather related claims. However, when you're involved in a catastrophe, your insurance company may raise rates on everyone impacted in order to stay in business or change some business practices... remember insurance companies are businesses and need to remain profitable.

Why is the insurance check made out to me and my mortgage company?

The bank that services your note also has a stake in your properties value. They will want to assure that the funds you have received for your loss are utilized to make the necessary repairs outlined in your adjuster's summary. The mortgage company typically releases the funds after submitting a signed contract between yourself and the roofing company stating all repairs have been made. They sometimes require a bank representative to perform an inspection also.

Why does the estimate read that there are more shingles to replace than there are to remove?

The amount of shingles to remove from your roof is the actual amount of square feet that it takes to shingle your roof. However, when putting on shingles, some shingles have to be cut to fit dimensions, ridges, hips and valleys. The insurance company adds 10% to regular ridge roofs and 15% to hip and ridge roofs to account for the loss of shingles.

In my adjustment, my insurance company deducted some money for depreciation, what does that mean?

Most of the questions you have regarding your loss can be answered with a call to your agent/claims department or a reputable roofing contractor that is trained to handle insurance claims. There is no need to become a fully licensed insurance adjuster in order to read the summary they provide you. The estimating software the adjusters use varies somewhat but is relatively easy to understand if you know what some of the common terms and abbreviations stand for.

RCV: Replacement Cost Value is the cost to replace property with the same kind of material and construction without deduction for depreciation.

ACV: Actual Cash Value describes what it will cost to replace an item at the time of loss after subtracting depreciation.

DEP: Depreciation is the loss of value that occurs over time due to factors such as age, wear and tear, and obsolescence. If you have replacement cost coverage included on your policy, you may be able to receive additional money to cover the depreciation of these items. If this is the case, reimbursement may involve two or more payments — one for your initial payment based on the actual cash value of your items and then additional payment(s) once you repair and/or replace the damaged items and you provide the insurance company with documentation.

O&P: Overhead and Profit, these terms are usually used together to represent the expenses and profit of a general contractor. O&P is automatically applied to the typical material unit cost of a reroof claim. Most O&P funds will only be available if an insured hires a general contractor to complete a very large scope of work, normally involving 3 trades or more.

Questions concerning how the claims/payout process works is usually located on the first couple pages of all major insurance carriers adjusters summaries. If discrepancies of the scope of work differ between the roofing contractor and the adjuster, additional monies can be paid in the form of supplemental checks which will be approved by the carrier before being issued.

My insurance adjuster said there was no hail damage at the time of their inspection. I informed the adjuster that the neighbors are all replacing their roofs. I asked my roofing contractor to call the adjuster and request to walk through a re-inspection with him. On the re-inspection the adjuster concluded that there was hail damage and “Totaled” the roof. Why such a dramatic turn around?

There are many different reasons that this happens so often. First remember that all claims are handled individually, just because your neighbors are replacing their roofs does not necessarily mean your roof needs to be replaced. One reason could be that your roofing system showed minimal signs of damage upon their inspection because the material on your roof is newer or a different manufacturer?

- *Sometimes adjusters get to a roof too soon after the actual damage and the hail strikes haven't had a chance to weather yet.*
- *Sometimes the adjusters are inexperienced.*
- *Sometimes a different adjuster will be assigned to the claim.*
- *Sometimes they were tired after looking at so many roofs that day.*
- *Sometimes they just make mistakes.*

The best results that benefit the homeowner seem to be obtained when an experienced certified roofing contractor walks through the inspection process with the insurance adjuster and calls to the adjuster's attention any damage that the adjuster may have overlooked.