

step by step

**ROOF
REPLACEMENT
GUIDE**



What you'll find

Answers to questions like:

- How much is this going to cost?
- How do I find and hire a trustworthy contractor?
- Do I really need a replacement?
- Am I making the right decisions?

Tips on navigating:

- Choosing the right material
- Red Flags with a contractor
- Roof warranties

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Do you need a roof replacement?

Many homeowners assume if their roof is leaking that will signal its time for a replacement. But, that's not always the case. A leaking roof does not always need a full replacement and a roof that isn't leaking doesn't necessarily mean its in good health.

We recommend getting your roof inspected annually as part of your home maintenance practices. Additionally, here are some signs that your roof may be due for a repair or replacement.

1) Roof age

If your roof is over 10 years old, it's important to pay close attention to any warning signs. Regular inspections and maintenance will help you maximize the life of your roof.

Do you need a roof replacement?

2) Interior damage

Perhaps the most telling sign of a roof leak is a ceiling stain. These can result from water leaking through your roof and pooling, leaving a yellow or brown stain. If you find a ceiling stain, it's important to get your roof inspected immediately. Time is of the essence to prevent mold in your attic and insulation.

Even small stains the size of a drop of water can indicate a roof leak. It's essential to address any issues as soon as possible. Catching a small leak could save you thousands of dollars in repairs later.



Ceiling stain indicating a roof leak

Do you need a roof replacement?

3) Missing shingles

As your roof ages, weather events such as hail and high winds can loosen and even blow shingles off your roof. Some homeowners may be inclined to simply replace missing shingles. This may be applicable in some instances, but shingles starting to become loose on your roof is a sign of a larger issue.



Missing shingles on a roof

4) Faded/worn appearance

If your roof looks worn and torn – it probably is. It's crucial to pay attention to the appearance of your roof - especially if it's over ten years old.

Do you need a roof replacement?

One of the critical signs to look out for is any granular loss on your shingles. Shingles wear out over time as UV rays and the weather dry out the oils, leading to granular loss. If the fiberglass mat is visible (the texture or color of the shingle appears worn and discolored in places) – your roof is at significant risk for a leak.

5) Recent severe weather

Significant weather events that could damage your roof include hail storms, high winds, or other major storms. After these events, it's good practice to have your roof inspected.

Inspections are typically free, and if there is damage, your homeowner's insurance would likely cover the repair or replacement.



Hail damage on a roof

Finding a trustworthy roofer

Finding a trustworthy roofing contractor can seem difficult and overwhelming. Many homeowners are afraid to have their roofs inspected out of fear a contractor will sell them a repair or replacement they don't need. Here are some tips for finding a trustworthy roofing contractor:

1) Read reviews - the good and bad ones.

You can learn as much from the bad reviews as you can the glowing reviews. Pay attention to how the company handled any bad reviews and what attributes are highlighted in the positive reviews.

2) First impressions are everything.

We highly recommend treating the initial roof evaluation like a job interview. Did the contractor show up on time? Are they organized? Friendly? Rushing to get in and out? During this first meeting, the company should

Finding a trustworthy roofer

put its very best foot forward to win your business. Once you have signed a contract, their customer service may stay the same; or it could get progressively worse. Based on our experience, it typically does not get better!

3) Make sure they are properly insured.

Reputable roofing contractors carry these types of insurances: General Liability, Worker's Compensation, and Vehicle insurance.

General Liability insurance will protect you from out-of-pocket expenses if your property is damaged by a contractor. Worker's Compensation will protect you if someone gets injured on your property. Vehicle insurance will protect you if there is an incident involving a contractor's vehicle on your property. Due to the unique dangers of roofing, it's important to ensure your contractor is covered with a quality insurance policy.

Finding a trustworthy roofer

3) Ask about warranties

Two types of warranties apply to a standard roof replacement. These will vary depending on the materials and on the contractor you choose.

The first type of warranty is a workmanship warranty. This warranty covers issues related to the installation of your roof. Most contractors offer a five-year workmanship warranty, while some don't provide anything. Another critical factor is how long the contractor has been in business. If a company goes out of business, this warranty will be useless.

The second type of warranty is the manufacturer's warranty. These vary depending on the quality or grade of shingle you choose. The average shingle warranty covers material defects with the shingles, often on a pro-rated schedule for the lifespan.

Finding a trustworthy roofer

4) Get a written agreement prior to starting.

Make sure you have in writing the project's price, materials included, and a detailed scope of work. A reputable contractor will go over this before asking you to sign the agreement or make a down payment. Having the terms and details of the job in writing makes resolving any issues much more straightforward and reduces the likelihood that any misunderstandings happen.

Replacing your roof can be stressful due to the cost and importance of the project. We hope these tips will help you weed out any bad contractors and give you confidence when evaluating roofing contractors.

What should be included on your estimate?

All roofing estimates are not created equal. In order to win your business, some roofing contractors will intentionally leave out items or quote you the lowest possible quality to undercut the competition.

It can be hard to make a true apples to apple comparison across roofing bids. Here are items that should be discussed and included on each roofing bid you receive:

1) Decking

Under the shingles of your roof there are sheets of plywood or sheathing. Think of this as the foundation of your roof.

Your roof decking will not need to be replaced with roof replacement.



What should be included on your estimate?

A contractor would recommend redecking if your home was built in the 1960's -1980's (or earlier) and is undergoing its third or fourth roof replacement. The plywood or sheathing becomes so worn and full of holes, it cannot hold new nails and shingles.

Additionally, redecking may be also necessary if your roof decking has a significant amount of dry rot. Dry rot is caused by poor ventilation ventilated and cause the plywood or sheathing to warp.

2) Underlayment

Underlayment must be included in your roof replacement estimate. Underlayment is the last line of defense to protect your roof decking from water damage. There are varying levels of underlayment quality – we recommend synthetic underlayment to our customers.

What should be included on your estimate?

3) Ice & Water Shield

An ice and water shield forms a moisture tight seal on top of your underlayment. Meaning, when shingles are nailed in, the ice and water shield forms a water tight seal around the nail. In most places, namely central Kentucky, local regulations require an ice and water shield in certain areas of your roof.

4) Drip Edge

Your drip edge has to be replaced with your roof. Aside from being required by local code and regulations, this is another critical component in leak prevention. The drip edge is a metal flashing that is positioned at the roof's perimeter to direct water away from your fascia boards.

What should be included on your estimate?

5) Ventilation

As we discussed with your roof decking, proper ventilation is critical to the longevity of your roof and preventing costly dry rot damage. New roof vents should be included in your roof replacement. Ask your contractor about passive vs active ventilation and what makes the most sense for your home.

6) Pipe boots/roof boots

Penetrations in your roof due to HVAC and plumbing must be sealed. A pipe boot is fitted around these penetrations to form a watertight seal. Cracked pipe boots are one of the most common causes of a roof leak. Getting these inspected annually is the best way to catch leaks.



Cracked pipe boot

What should be included on your estimate?

7) Shingles

Roofing contractors will quote different shingle qualities. Contrary to popular belief, shingle quality really comes down to aesthetic preferences. Higher grade shingles typically have the same material warranty as mid-grade shingles.



8) Flashing

You may not have to replace your flashing during a roof replacement. However, if its integrity has been damaged or if you're switching from a 3-tab to a dimensional asphalt shingle then it's highly recommended to do so.

What should be included on your estimate?

While some contractors might tell you that you don't have to replace your flashings during a roof replacement, we strongly advise doing so. It boils down to preventing problems and leaks in the future. Plus, flashing is something you'll ultimately have to replace, and it's cheaper and easier to do it during a replacement.



GAF Timberline HDZ Weathered Wood Shingles

Choosing the right shingles

Choosing the shingles for your new roof can get overwhelming due to numerous colors, types, and warranties. Here are some things to consider before making your final decision.

Choosing a shingle color

Our best advice – don't overthink it. Neutral colors like brown, black, and tan tend to be most frequently selected and are best for resale value. We recommend a contrasting color with your home.

Replacing your roof is a rare occurrence, so choosing a shingle that is overly trendy or colorful may not stand the test of time.



GAF Timberline HDZ
Williamsburg Slate Shingles

Choosing the right shingles

High vs midgrade shingles

When choosing shingles for your new roof, your contractor will show you two types in various colors and styles – mid and high-grade.

Mid-grade shingles are the standard and are used most commonly. High-grade shingles offer more designer or aesthetic qualities, including thickness (which actually does not impact the durability of the shingle), brand name, and color/material selection – just to name a few.

It's a common misconception that mid-grade shingles are less durable or have a lower quality than high grade – this isn't necessarily the case.



GAF Timberline HDZ Pewter Gray Shingles

Choosing the right shingles

Shingle warranties

Most shingle manufacturers will have comparable warranties. Typically, shingle manufacturers offer a 25- or 50-year warranty on any manufacturer defects. If there are any material defects on the shingles, the manufacturer will pay for the removal and replacement. 50-year warranties are most common with high-grade shingles.



GAF Timberline HDZ Charcoal Shingles

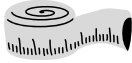
While a 50-year warranty may sound appealing, roofs are typically replaced every 20-30 years. It's essential to make sure your shingle has a competitive manufacturer warranty, but it may not be a deciding factor in which shingle type you choose.

Roof Replacement Cost

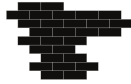
Factors that influence replacement cost

All roofs are unique. The cost of your roof replacement and your neighbors will be different depending on the layout and details such as dormers, chimneys, ventilation, etc.

Before we dive into typical costs, it's important to understand the six major factors that will impact your roof replacement cost.



Square Footage



Materials



Pitch & Steepness



Quantity of Peaks & Valleys



Removal of previous roof



Special items

Roof Replacement Cost

We'll outline the typical cost per square footage for three different homes below. This is just to give you a ballpark idea, as each home and roof are unique.

For a house similar to the one pictured below, that is one story, with no peaks, valleys or penetrations, you can expect to pay about \$4-\$5 per square foot of roof. This includes mid-grade shingles, underlayment, and other roof components. Keep in mind that roof square footage is not the same as home square footage. Factors such as steepness, peaks and valleys will increase the square footage of a roof.



Roof Replacement Cost

For a two-story home that has minimal complexity and decent accessibility, you can expect an asphalt roof replacement using mid-grade shingles to cost approximately \$6-\$7 per square foot. The trend being here the larger and more complex the roof, the more costly the replacement will be.



Roof Replacement Cost

For a large home, with 2+ stories, that is very complex - involving many penetrations, peaks and valleys that is not easily accessible, you can expect to pay more along the lines of \$8-\$9 per square foot. This would include high grade shingles and using all of the manufacturer's roofing components. Upgrades would obviously influence this price as well, a popular one being copper flashing.



Navigating Homeowners Insurance

The insurance claims process can feel overwhelming at times. We suggest having an expert who's interests are aligned with yours – your roofing contractor – advocate for you and guide you through the process.

To see if you need a roof repair or replacement and if it is covered by your homeowners policy, follow these steps:

1) Contact your roofer

Most roofing companies (AIC roofing included) offer free roof estimates and inspections. If you suspect your roof may have storm damage, scheduling a free inspection is a good place to start. This will help you get an idea of the type of damage, if any, that you're dealing with. Your roofing contractor will be your advocate, and will help you navigate the claims process.

Navigating Homeowners Insurance

2) File a claim

If your roofer determines that your home has incurred damage due to storms, hail, wind, or an event covered by a homeowners insurance policy, you may formally begin the claims process by filing a claim online with your policy. This will initiate the claims process from your insurance. It's important to initiate these processes as soon as you're aware of the damage. Many homeowner's insurance policies have a time limit of how soon after a storm a claim must be filed in order to be covered.

3) Meet with the Adjuster

After your claim is received, the insurance company will send an adjuster to evaluate your roof. It's important to keep your roofing contractor in the loop, as they can come meet your adjuster and explain their findings. Your adjuster will then approve or deny your claim.

Navigating Homeowners Insurance

4) Get your new roof!

Once your claim is approved, your roofer will work with you and your insurance company to make all the covered repairs and replacements. There may be some items (like adding a metal roof accent) that aren't covered by your insurance, but may be cost effective to have completed at the time.

If your claim was denied

Every day, homeowners' insurance claims are rejected – sometimes for reasons that are difficult to understand. There are measures you may take to contest your homeowners' insurance claim denial if you've had an insured property loss and your insurance carrier refuses your claim. Your roofer can help you prepare and collect supporting evidence to supplement your appeal.

Wrapping Up

Getting your roof replaced can be a stressful experience. A qualified, trustworthy roofing contractor should make the process seamless.

Hopefully you've learned more about your roof and the roof repair and replacement process.

We'd love to see if we would be a good fit for your project. Contact us at aicroofing.com!

