



# A Complete Guide To Buying a New Roof

Overwhelmed by the prospect of purchasing a new roof? With Rescue My Roof's Complete Buyer's Guide, you can make the best decisions for your home.



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# Signs You Need A New Roof

## Chapter 1

### Overview

Homeowners often think that their roof needs replacement once it begins leaking.

But the truth is that leaking doesn't automatically mean that your roof needs a replacement. Additionally, leaks aren't the only reason you may need a new roof.

So how can you tell when your roof *does* need a replacement? After all, you don't want to make a pricey investment in your roof when there isn't a need for it. And you don't want to be taken advantage of by an eager salesperson who may sell you a roof regardless of your current roof's condition.

In this chapter, **we will cover the top 3 reasons why you may need a roof replacement.** So the next time you recognize one of these signs, you won't have to call in an expert to know that your roof needs saving.

# Signs You Need A New Roof

## The Top 3 Signs You Need A New Roof

A home is designed to be a safe haven- it is a space for you to show off your character and personality through decor, a shelter that provides safety for you and your family.

All too often, roof issues like sagging, leaks, mold, and water damage threaten the integrity of your home- and the safety of you and your family.

You deserve to feel safe in your home. But a leaking and damaged roof can put a stop to that with a heart-wrenching jolt.

That is why we have put together a list of all of the signs you need a roof replacement. **So the next time you recognize an item on this list in your home, you know the steps to take action and make your home secure again.**



# Signs You Need A New Roof

## 1. Your Shingles Have Reached Their Maximum Lifespan

The lifespan of your roof and its materials is how many years they will last. In the industry, the typical lifespan for an asphalt roof is 30 years. However, it is likely your roof may need replacement before then depending on weather conditions and maintenance.

There are a few symptoms of old age that you will notice as your roof loses its efficiency:

1. **Granule Loss:** Each asphalt shingle is made up of tiny rocks called granules. Over time, the granules will detach from the shingle and create bald patches.
2. **Curling and Cupping:** As shingles age, the edges may begin to flip up or down. This is a tell-tale sign that your shingles are no longer as effective as they once were.
3. **Hip and Ridge Cap Lifting:** At the peaks of your roof where two slopes meet, there are shingles that create a water-tight cap. Once these shingles begin to lift, your roof is at a higher risk of leaks.
4. **Missing Shingles:** As your roof gets older it may begin to delaminate, which is the process of the wooden decking becoming too slick for shingles to adhere to. Shingles are your roof's first line of defense against water. Once they begin to fall off, it is time for a roof replacement.



*Granule loss*



*Shingles curling at the edges*



*Hip and ridge cap lifting*



*Missing shingles*

# Signs You Need A New Roof

## 2. Your Roof Is Sagging

If you have looked at your roof and noticed there are areas that are sinking in, then it is definitely time to call in the professionals.

Your roof is responsible for keeping your home safe from the elements. If it has begun to sag and sink, it is at risk of collapse. It is no longer keeping your home safe- it is posing a risk to your home and family.

Roof sagging can be caused by rotten decking or broken rafters. In both cases, a roofing contractor will need to tear off the roofing materials to repair the broken and rotten boards underneath.



*Sagging roof - the top of the roof is not a straight line, the middle dips down which indicates roof damage.*

# Signs You Need A New Roof

## 3. Your Roof Is Leaking



*Water stains, black marks, and missing shingles are all indicators of roof leaks.*

We mentioned earlier that roof leaking didn't necessarily mean that your roof needs replacement - and that's true.

However, it depends on the severity of the leaks. If you have one minor leak that can be properly diagnosed and repaired your roof will not need replacement.

If you notice multiple leaks in different areas and it has begun to cause mold growth in the attic or interior damage to your home, it is time to get a roof replacement.

You can repair these issues as well, but those repairs won't last forever. Repairs would just be a temporary solution until the roofs inevitably fail.

# How Much Does a New Roof Cost?

## Chapter 2

### Overview

Home improvements in general can be intimidating- especially when it comes to money. When you have kids to feed, school fees, and braces to afford, it can be a daunting experience trying to plan your finances around a new roof. The first step to making a plan to replace your new roof is to answer this question: how much does a roof replacement cost?

Rescue My Roof is not just made of roofing professionals. Our team members are parents, spouses, coaches, and most importantly, they are human. We understand how big of a struggle it can be to pay for a roof replacement.

Unfortunately, there isn't a set cost for a roof. But we can tell you the average range, and what circumstances can impact the price so that you can prepare financially.

In this chapter, we will be covering the average cost of a **roof installation** and the factors that impact it.



# How Much Does a New Roof Cost?

## The Average Cost of a Roof Replacement



The national average of a roof replacement is approximately \$8,000. However, it can range anywhere from \$5,500 to \$11,000.

When you break this cost down by square footage, you'll find that many companies will charge around **\$3.50 - \$5.00 per square ft.** These prices can vary widely depending on many factors like the complexity of your roof, labor, and materials.

### Shingles

There are several different types of shingles you can choose for your new roof: everything from asphalt shingles to metal.

The cost of shingles is going to be the biggest variant in your budget. More expensive shingles like slate, metal, and cedar shake, are going to increase the price of your roof drastically.



# How Much Does a New Roof Cost?

## Shingles Price Comparison

Material	Price Per Square Foot
<b>Asphalt</b>	
3-Tab	\$1 - \$2
Dimensional	\$2 - \$4
Luxury	\$4 - \$5
<b>Metal</b>	
Metal Shingles	\$10 - \$25
Aluminum	\$3 - \$9
Copper	\$4 - \$15
Corrugated Metal	\$1.20 - \$5
Metal Slate	\$5 - \$12
Standing Seam	\$4 - \$6.50
Steel	\$3 - \$9
Tin	\$3.25 - \$14.65
<b>Cedar Shake</b>	\$8.50 - \$14.50
<b>Slate</b>	\$9 - \$16
<b>Clay</b>	\$10 - \$18

# How Much Does a New Roof Cost?

## Shingles Pricing Breakdown

### Asphalt Shingles

If you go with the traditional asphalt shingles you can save a bit on material costs. They are available in 3-tab, dimensional, and luxury styles.

3-tab shingles: \$1-2 per sq. ft.

Dimensional shingles: \$2-4 per sq. ft.

Luxury: \$4-5 per sq. ft.



### Metal Roofing

A roof being completed with metal shingles is estimated to cost from

**\$9,545- \$43,819.**

Metal Shingles	\$10-25/Sq. Ft
Aluminum	\$3-9/Sq. Ft
Copper	\$4-15/Sq. Ft
Corrugated Metal	\$1.20-5/Sq. Ft
Metal Slate	\$5-12/Sq. Ft
Standing Seam	\$4-6.50/Sq. Ft
Steel	\$3-9/Sq. Ft
Tin	\$3.25-14.65/Sq. Ft

# How Much Does a New Roof Cost?

## Cedar Shake

Lumber has become a hot commodity in recent years, and the prices are continuing to go up. Due to demand, cedar shake shingles have also become more expensive.

**Cedar shake shingles are \$8.50-14.50 per sq. ft.**



## Slate Shingles

Slate shingles are a premium shingles material that is mined from stone. The average price of a slate roof ranges from **\$11,000-24,000**. **Slate shingles are between \$9-16 per sq. ft.**



## Clay Shingles

Clay shingles come in mission style, interlocking style, French style, and Spanish style, but the price ranges for each fall within **\$10-18 per square foot.**



# How Much Does a New Roof Cost?

## Labor and Time Costs

Think about the overall cost of your roof, and split the costs into three categories: materials, labor, and profits.

Roofing professionals, whether they are in-house or subcontracted employees, need to be paid.

This is a cost that is factored into the initial estimate you receive from your roofing company, and shouldn't increase afterward.

## Specialized contractors and crews

Traditional asphalt roofs only take approximately two days to complete. However, if you choose a more difficult material, like cedar shake, metal roofing, or slate shingles you may need a specialized crew.

Specialized crews can charge more because they are experts at what they do. They should have the reviews and the portfolio to prove it. You know you will be getting the best-of-the-best in your area when you hire them to complete your project.



# How Much Does a New Roof Cost?

## Labor and Time Costs (Cont.)

### Square footage

The larger the roof, the more time, labor, and materials it's going to take. Meaning a bigger roof = more money.

However, you don't have to be completely blindsided by this cost. There are ways to calculate the square footage of your home to give you a rough idea of how much you are going to have to pay. **You're going to need these three numbers:**

- The length of your home
- The width of your home
- And a number ranging between 1.04 and 1.06 (the steeper your roof appears, the higher the number you use)

Using these variables, your calculation is going to look like this:

If your home is 40 feet long, and 25 feet wide, this is the equation you'd use:

$$40 \times 25 = 1000$$

Then, take your answer and multiply it by your steepness variable. I am choosing 1.12

$$1,000 \times 1.12 = 1,112 \text{ square ft.}$$

Ta-da! A roof for the home with these dimensions would be approximately 1,112 square feet. This number won't be perfect, but it can give you an idea.



# How Long Does a Roof Replacement Take?

## Chapter 3

### Overview

Home improvement isn't as easy as HGTV makes it look. The houses that are so effortlessly designed on television make us so easily forget how many factors go into the decisions we make. What color of light switches will I buy? Ceiling fans don't come with the house? How long will a roof replacement take?

As a homeowner, projects like these are never easy to tackle. It can be incredibly frustrating when you can't find easily accessible information to assist you with decisions concerning your costly investment in your home. With nine years in the roofing industry, Rescue My Roof has learned a thing or two.

Through our experience serving the Milwaukee area, we have noted all major areas of concern about the time it takes to complete a roof replacement or repair and compiled them into an easy-to-understand list to simplify the process for you.

Here is a guide designed to teach you about the six factors that will impact the time taken to complete your roof replacement or repair, so you can accurately estimate and plan how long the process will be.



# How Long Does a Roof Replacement Take?

## Roof Replacements vs. Repairs

Depending on the service you need, the time is going to vary. It is very important to consider the time necessary to determine what service you need for your project timeline. If you have noticed sagging or leaking, you may be correct in the assumption that it's time for a total roof replacement. But hiding underneath those loose shingles that you thought just required a repair could be a bigger problem that will require more time.

Request a contractor to come out and inspect your home. During the 45-60 minutes they spend with you, they will inspect your roof and interior roofline to determine the services you truly need. Then, you can continue to make decisions based on these factors: A complete tear-off, a layover, and repairs.

## A Total Roof Replacement

Rotted wood, loose shingles, and water damage galore; the inspector came to your home and delivered the bad news that you need to do a total roof replacement. Or maybe your insurance determined your roof is too old and needed an update. Regardless, you are now going to have to plan an extensive project around your busy schedule.

A roof consists of a few major components: the original structure, decking, the underlayment, flashing, and then a layer of shingles or tiles to tie it up into a brand new, shiny roof. To install all of these layers will take time, but depending on the finishing tile or shingles you choose (which we will discuss in the next section), a roof can be installed in anywhere from two days- two weeks.





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# How Long Does a Roof Replacement Take?

## Roof Replacements vs. Repairs

### A Layover Roof

Perhaps your roof is perfectly fine (hooray!) but it just doesn't have that sparkle or curb appeal that you're looking for. Why not give it a cosmetic update?

A layover is a type of roofing update where you lay new shingles over the existing shingles. Your roofing company won't have to completely tear everything off, they will just add a new layer on top of the existing roof.

This is ideal if, again, you are just looking for that cosmetic update. But it comes with a catch. For most roofs, you don't want to go above two layers. So if the previous homeowner already did a layover roof, you may be out of luck.

Additionally, layover roofs only work with certain types of tiles. Traditional tiles can be laid over other traditional tiles. If you have a different style of shingles on your roof, you will have to tear them off and start over.

If a layover sounds like the right path for you, you're in luck! A layover typically only takes 1 day to complete. You will have the roof of your HGTV dreams in no time.

### Roof Repairs

Roof repairs are common, especially if you live in an area prone to severe storms and wind. Occasionally, you will notice loose shingles, hail damage, or water damage that will need to be repaired.



# How Long Does a Roof Replacement Take?

## Roof Replacements vs. Repairs

### Replacement of Damaged/Missing Shingles

Loose shingles can be caused by a myriad of things: hail, wind, rain, poor workmanship, or all of the above. Depending on how many shingles are loose, it is a fix that may only take a few hours. A repairman will come to your home, remove the old shingles, and fit shingles into the existing roof pattern.

If 30% or more of the roof is covered in loose shingles, it may be time to reevaluate. It could be more cost-effective to do a roof replacement instead. Make sure to communicate with your repairman to determine the next steps.

### Repairing and Replacing Chimney Flashing

Unfortunately, chimney flashing is more complicated than your average “loose shingles” job. A repairman will have to remove the shingles closest to the chimney, and the damaged flashing, and may have to remove some of the chimney sidings as well. As this is a more complex job, it will take up to a day to finish.

### Leaks and Water Damage

Water damage in particular can be pretty frustrating. Even after the initial leak is fixed, there may be the aftermath of rotting wood that you will have to deal with, which may require a total roof replacement.

But let's stick with the happy (and less expensive) thoughts. The key to planning for fixing a leak is to know where the source of the water is coming from.

# How Long Does a Roof Replacement Take?

## Factors Impacting the Timeline

A leak could take as little as 20 minutes to fix, but finding the source could be time-consuming. Talk with your repair person to help them best identify the source as quickly as possible.

## Roof Replacement Materials: Shingles, Ventilation, Waterproofing, and More

Did you know that there are 18 different types of shingles? And all of them will have varying installation times? As I said, HGTV makes it look easy. If you have an ideal timetable for how long the project should take, you should consider what shingle and tile you choose for your roof.

Here are the four most common roof shingles and tiles:

- Wooden shingles: 3-4 days
- Slate shingles: 6-7 days
- Asphalt shingles: 1-2 days
- Concrete shingles: 8-9 days

There are other options, such as solar shingles, copper roofing, and cedarwood shake. They are not as common and are more complicated to install. If you are on a strict deadline to complete your roof, you may want to stay with the traditional asphalt shingle. If you are open to the project taking longer and want a different aesthetic for your home, you may choose to go with another style. You are the expert of your own life and home, so chose what works best for your schedule.



# How Long Does a Roof Replacement Take?

## Factors Impacting the Timeline

### Square Footage

If you have a looming deadline to meet or a busy schedule up ahead and are concerned, you may have to take into account the size of your roof. While for many this isn't a deciding factor, it all depends on what goals you are trying to meet.

If you own an average roof of approximately 1600-3000 square feet- you can expect it to take 1-2 days without any additional delays. Roofs any bigger may take an additional day. It is not a big difference, but to some, it might make or break the project. Thoroughly discuss the potential possibilities of what could be adjusted in the project to make the deadline with your contractor. It may involve changing roofing materials, or paying more for additional labor. Whatever the solution may be, the key to finding it is communication.

### Weather and Roofing Conditions that will Impact the Timeline of your Roof Replacement

The word every homeowner hates to hear. Unfortunately, while contractors try to avoid any delays possible, things like weather and roof conditions may stall the installation process.

Weather, particularly rain and snow, will stall the process. Any water can damage the roof decking, and installing anything over wet wood goes against building codes.

Additionally, materials may not adhere properly to the roof if the surface is slick. It's best to wait until the rain clears to ensure your roof is in the best condition possible.



# How Long Does a Roof Replacement Take?

## Factors Impacting the Timeline

Roofing conditions can also cause a delay. We may only see the shingles on top, but there are many layers of waterproofing, ventilation, and decking. If the wood underneath it all is rotted, then it may take an additional day to complete the installation.

It is also important to note that in the event there is rotted wood, this is the only type of delay that will cost you more money as there will be costs associated with additional labor and materials. This will be the only time the price may be changed after the contractor has placed a bid.

## How Roof Complexity Impacts a Roof Replacement

When in doubt, think: the steeper the roof, the more time they may need.

When roofs are too steep to walk across or safely store tools on without them sliding off, the job will require additional safety measures. Additional scaffolding, harnesses, and ladders may be used to complete the installation safely. This will acquire additional time, potentially up to a day.

The safety measures are important to the crew and the protection of your home- so they are unavoidable. If you are concerned with meeting a deadline, this is not the area to compromise in. Potentially look to the materials section to determine if a change could be made.

# How Long Does a Roof Replacement Take?

## Factors Impacting the Timeline

### Historical Properties Are More Complex- and Here's Why

Historical homes are beautiful, but there are measures in place to make sure they remain that way. If your home is listed as a historical landmark there will be guidelines in place from your local historical society to make sure your home retains its status.

Obtaining this information and making sure all of the materials and processes for roofing installation are approved adds an additional step to the process. However, this action takes place during the planning phase, so it will not affect the timeline of your roof after the installation has begun.

It will impact the timeline because of the material of the shingles. Many homes prior to the 19th century used wooden, clay, metal, or slate tiles. Installation of these can range anywhere from 3-7 days without any other delays, adding time to the average 2 days it takes to install asphalt tiles.

If you are looking for roofing services in Milwaukee, Wisconsin, and are unsure if your home has historical protection, you can check out the list of historic properties here. If you live outside of this area, you can always contact your county clerk.



# How Long Does a Roof Replacement Take?

## Conclusion

### So, How Long Will My Roof Replacement Take?

As you can probably tell, the answer is a little more complex than a simple “2 days”.

There is a range of factors that can impact the timeline of your roofing project, and some of them may surprise you after the installation starts. Weather, materials, delays, steepness, and square footage are all factors to consider when you are trying to map out a timeline for your roofing project. While the average home may take 1-2 days, you will want to talk with a contractor to correctly determine how all of your decisions will impact the timeline.





# What to Expect at your Roof Estimation Appointment

## Chapter 4

### Overview

You've known for months that the time may be coming- you need a roof replacement. But every time you go to reach for your keyboard or phone, that worry crawls from your stomach up into your throat.

All of those nagging questions hit you at once. "What if I have to let a stranger into my home?" "How do I find out what I need for this meeting?" "I don't have time to clean my living room- what if they judge me?"

The anxiety can be very real and very overwhelming. Going into an important meeting not knowing what to expect is enough to prevent you from ever picking up the phone to schedule it at all.

So today, we're going to answer them for you. We're going to walk you through the process from when you book your appointment, to the end of your estimation.

Along the way, we're going to talk about some of those major worry points- like if you have to let a stranger in your home- so you can go into an appointment for a roof estimate stress-free. In the end, your worries should be decimated knowing what to anticipate.

# What to Expect at your Roof Estimation Appointment

## Before Your Estimation

There is a gap period in between when you book your estimate appointment and when the sales representative will arrive at your home. How long is the period? Well, that depends on your schedule, and how far out the roofing company is booked.

**Typically this period is only a week or less.**

Before you run to clean your entire house in fear of a new person coming into your home, we have some advice for you.

A roof inspector should come into the house only to check out the attic space, so there is no speed cleaning required.

However, there are a few other things you should do before your roof estimation appointment:

### 1. Clearing a pathway through your home to the attic

When the inspector or sales representative comes to your home, they are going to want to see two specific places: the exterior of your home, and the attic.

Taking a look in the attic space allows them to see if there's any unknown water damage or leaks, or maybe even mold caused by poor ventilation (you can read more about how to spot ventilation issues [here](#)).

Allowing the inspector into the attic space will allow them to calculate the estimate as accurately as possible. To make their job easier, make sure the attic is accessible.

# What to Expect at your Roof Estimation Appointment

## Before Your Estimation (Cont.)

### 2. Have awareness of any issues with your roof

It makes the inspection process a lot smoother if you are familiar with the issues your roof has.

When the inspector or sales representative arrives, they will walk around your home with you to scope out problem areas. While their trained eyes can see some damage, it's best to collaborate with the homeowner to get a better idea of the situation.

### 3. Do your due diligence

Education is important because it gives you control over the roofing experience that you deserve.

If you're looking for a speedy appointment with your sales representative, the best way to achieve that is through research. Before they come to your home, familiarize yourself with the roofing process.

Have an idea of what materials you want so they are able to give you an accurate estimate.

### 4. Make sure all stakeholders clear their schedules

To cover all the bases and once and make sure every stakeholder is adequately informed without much back-and-forth between yourself and the salespeople, many roofing companies will ask that you and your significant other be present at the meeting.

# What to Expect at your Roof Estimation Appointment

## During Your Estimation

Now we get to the fun part- your roofing appointment!

When you don't know what to expect, the appointment can loom over you during the days leading up to it like a storm cloud. With this information, you will have bright and sunny days ahead knowing what your experience will be like.

### 1. Before the appointment

Though you have a set appointment time, often you are not the only individual the sales representative is working with. They will likely give you a time window when they will arrive, and they will call you when they are on the way.

During the phone call, they will give you an estimation of how long it will take for them to arrive at your home. If they are unable to reach you, they will leave a message.

### 2. Walkthrough

Once they arrive at your home, the work can begin. After introducing themselves to you and any present company, they will begin to walk along the outside of your home.

This is the time where you can point out any issues you have noticed with your roof. Any leaks, areas where ice dams are common, or loose shingles. This will give the salesperson an idea of what exactly needs to be done to your roof, whether it's a repair or a total roof replacement.

# What to Expect at your Roof Estimation Appointment

## During Your Estimation (Cont.)

### 3. Getting access to the attic

This is one of the few times your sales representative will have to enter your home.

Again, to get an accurate estimate, they will have to gain access to the attic. Once they are there, they will evaluate the wood in your attic, see whether or not you have proper ventilation, and check out any discoloration that may be happening.

This allows them to see exactly how much work will have to be done to the very base layer of your roof.



### 4. Calculating the square footage

After you have done the walk-through with your sales representative, it's time for them to calculate the square footage of your roof. Typically, this is not a portion where you will have to be present.

Calculating the square footage of your roof can be done in one of two ways: an application is used to calculate it based on photos of your home, or the sales rep can manually measure it.

# What to Expect at your Roof Estimation Appointment

## During Your Estimation (Cont.)

### 5. Putting together the estimate

To prepare and finish the estimate that will eventually get presented to you- your sales rep is going to crunch some numbers.

They are going to factor in the labor, materials, and complexity of your roof to figure out the final cost of your roof. However, there will always be variations in this cost. Especially if you are still looking at options for different shingle materials, or what work needs to be completed after your existing roof has been torn off.

The sales representative will go over all the options with you after they have tabulated everything, including the price ranges of different materials like shingles.

### 6. Presenting the estimate

The sales representative will go over the estimated cost, things that can cause it to fluctuate like different materials or unforeseen problems with decking, and walk you through warranty options.

Depending on the company, they may offer a lifetime workmanship warranty, a 50-year warranty, or other short-term warranties and they will discuss those options.

This will also be the time your sales representative is open to answering any questions. This is why it is ideal that all stakeholders are present so that any questions can be out in the open and they can be resolved at the appointment.

This portion of the appointment can take anywhere from **30-90 minutes** depending on the complexity of the estimate, and any questions you may have.

# What to Expect at your Roof Estimation Appointment

## Signing the Contract

If you have decided that you are going forward with buying a roof for that particular company, you don't have to wait for an additional meeting!

Many companies will have any paperwork and contracts available onsite so that you can sign with them the same day. After that, you will be officially in business with that company. They will be managing your roof repair or replacement.

However, if you want to wait to get a few more estimates, don't worry. You can book further time with your sales representative at a later date to seal the deal.

When you have officially signed a contract discussions about financing will begin. This step will also happen during your estimation appointment.

**Many companies, like Rescue My Roof, offer financing in-house through a third-party company.** That means we deal directly with the company, managing your payments so you don't have to do all of the heavy lifting.

Talk with your sales representative to find the best payment options for you, or visit chapter 4.



# Financing Options

## Chapter 5

### Overview

Hearing the news that you need a roof replacement can be dreadful for many reasons - but many homeowners are mostly stumped by the financial investment.

While the thought of paying for a roof replacement can be daunting, you should be happy to hear that there are options beyond cash that can help you pay for a roof replacement. Additionally, many of these payment methods occur over time so you don't have to stress about spending a large sum of money all at once.

In this chapter, we are going to review some of the payment options available in the roofing industry. With this knowledge, you will be able to determine which option is the best path for you.

#### In This Chapter:

1. Insurance
2. Loans
3. Credit Cards
4. Third-Party Financing



# Financing Options

## Insurance

We've all experienced the dread that comes along with working with any type of insurance company. Every time you go to pick up a prescription or go to the doctor, there always seems to be a dozen phone calls involved to find out what your insurance will or will not cover.

It's incredibly frustrating but especially when it comes to home repairs. When a bad storm rolls through or a tree falls down on your house, you want to make sure you are covered.

Insurance companies are tricky. Every company is different, and there are often multiple levels of insurance coverage. So when it comes to covering roof repairs and replacements, every insurance company is going to have a different policy.

### Insurance companies may not cover your roof replacement if:

- You live in a high-risk zone
- Your roof just has cosmetic damage
- You have general wear and tear
- Your roof was improperly installed

### You will be covered if:

- It's an "Act of God"
- Your shingles are no longer in production
- You have enough damage as per your insurance policy

# Financing Options

## Loans

New roofs can run anywhere from around \$8,000 to over \$20,000. So finding the right financing option for you can be essential in the process.

Here are two types of loans that are available:

### 1. HELOC Loans

A HELOC is a line of credit that you can use for big home projects like roof installations.

With a Home Equity Line of Credit, you are borrowing against the equity in your home. **It works similarly to a credit card, where when you pay back the balance, the funds can be used again.**

### 2. Home Equity Loans

Home equity is the difference between what you owe on your home mortgage and the value of your home.

For example, if you owe \$125,000 on your mortgage, and your home is worth \$175,000, you have \$50,000 of home equity.

There are two ways you can build home equity: by paying down your mortgage, so the difference is higher, or putting in the work to make your home value higher.

# Financing Options

## Loans

### Which One Is Right For You?

How do you determine which is the right loan type for you? **Here are some questions you can ask yourself:**

- Do I want payments similar to a credit card or a mortgage?
- Is it financially wise to take out a lump sum when it may be greater than what I need?
- How much can I afford monthly?
- How much time do I have?

If you don't want a second mortgage, have a smaller budget, or are on a time crunch, a HELOC may be your preferred payment method.

However, if you want to take out a flat lump sum and don't mind the larger monthly payments, a Home Equity Loan may be ideal. However, be aware that these loans typically take longer to receive the funds than alternative methods.

# Financing Options

## Credit Cards

Many credit card companies, such as Capital One, offer financing options for things like home and auto.

If you are looking for a way to build credit but do not already have a credit card, financing through a credit card company could be beneficial for you. **But keep in mind, credit card companies often have higher interest rates (upwards of 12%), so be cautious when looking at the available loans.**

Higher interest rates = more money you will have to pay back. Building credit is nice, but evaluate your budget before deciding to go with this option. If you can handle high monthly payments over the long term and feel strongly about building credit, this option could be for you.

## Third-Party Financing

Financing options are very similar to payment plans. When a company offers to finance your roof, it means they will lend the money to you, and you will pay back that money with interest over time.

Most likely, your roofing contractor will offer to finance directly through the roofing company. This is something the individual company can talk you through during your initial appointment, as every company will vary in financing options.

The bright side to financing through a roofing company is that often, you can sign the paperwork in your home. This means the sales representative is available then and there to walk you through financing options.

# Financing Options

## Helpful Information

If you're still unsure of which payment option to choose, we have a guide for you.

You can find our "*Complete Guide to Financing Your Roof*", which will walk you through the four financing options - insurance, loans, credit cards, and third-party financing - in depth.

In the end, we have complete faith that you will be able to determine which payment option works best for you.

[Download the Guide](#)

# Tear-Off vs. a Layover

## Chapter 6

### Overview

Not every roofing project immediately calls for a total roof replacement. There are several approaches to updating the curb appeal of your home. Depending on your circumstances, you might be able to save a little bit of money during the process.

Tear-Offs and Layovers are common projects in the roofing industry. And while they may sound similar, they are used in different situations for different results.

In this chapter, we will be covering the differences between these two roof updating methods. In the end, you will know whether or not a tear-off or a layover is the right path for you.

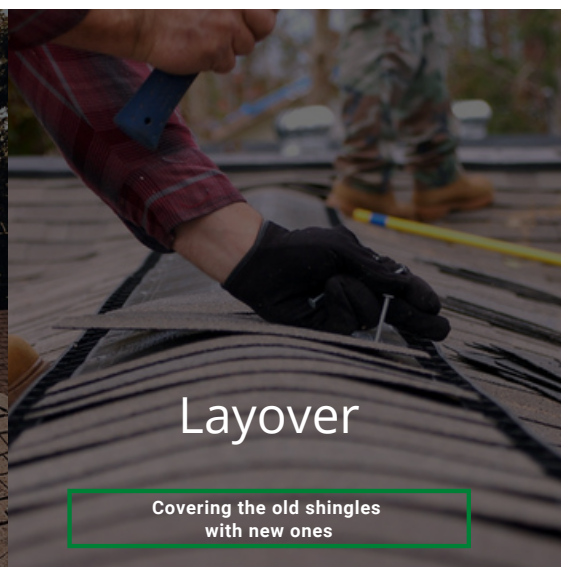
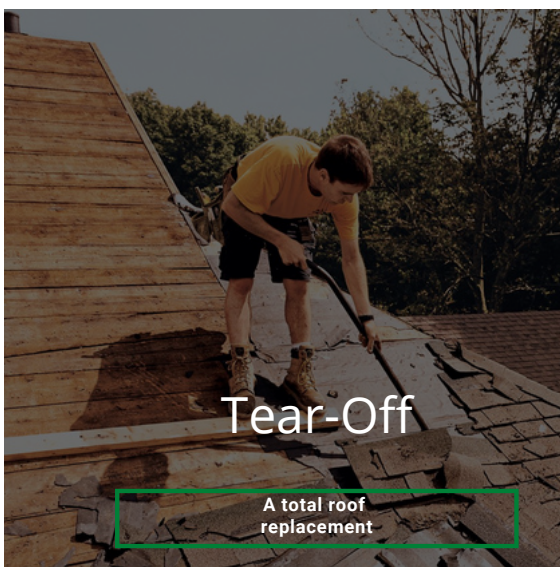
# Tear-Off vs. a Layover

## Tear-Off vs. a Layover: What's the Big Difference?

A **Tear-Off** roof is a complete replacement of all of the shingles and materials.

In a tear-off project, all of the layers of your roof- insulation, ventilation, and waterproofing- are stripped down to the plywood underneath and replaced. This allows roofing professionals to see if there are any rotting issues, solve leaks and directly fix the issue, as well as install new waterproofing and synthetic underlayment.

A **Layover** is exactly how it sounds. We lay a new layer of shingles over the existing ones, minimizing costs and making your roof look brand new. However, a Layover will not work with all roofing types. Only Traditional Shingles can be laid over other shingles of the same type. If you have traditional shingles and no known leak issues, a layover may be the right path for you.



# Tear-Off vs. a Layover

## Pricing

### Tear-Off Roof

A Tear-Off roof has a lot more labor involved, including the costs of a dumpster, additional time, and more material costs. Therefore, a Tear-Off roof is typically double the cost of a layover project. However, along with the additional costs are additional benefits:

- A better warranty
- Added value to your home
- A bonus with home insurance companies
- Longevity

At Rescue My Roof, we have a 50-year warranty. All materials and labor are covered for 50 years, meaning your forever home will be safe. Warranties will vary from company to company, so talk to your salesperson and verify you are getting the value you want. Whether it's for a longer or shorter period, it is up to you to determine what standard you want for your home.

Additionally, if you do need to sell there will be increased value in your home. You have invested in a new roof, and with the added curb appeal and updated home safety, it is an additional cost that many buyers are willing to pay.

Your insurance company may also be doing a celebratory dance when they find out you want a new roof for your home. Updated roof = fewer issues with water damage, and wind damage, and makes the probability of any harmful incidents go down. Because they know your home is safer, you may find savings that can help pay for the cost of the new roof.



# Tear-Off vs. a Layover

## Pricing

### Tear-Off Roof (Cont.)

Finally- longevity. Chances are, you may never have to foot the bill for a total roof replacement again (unless you move, of course). With warranties, you may also have coverage for repairs.

### Layover Roof

A Layover roof again is lower in price. While roof prices may vary depending on square footage, a Layover is approximately half the price of a Tear-Off roof. There are benefits to this as well:

- An improved home appearance
- Minimized costs
- Shorter project timeline

If you are looking to simply boost the curb appeal and overall appearance of your home without a hefty price tag, then a layover may be for you. As long as you or a professional has noticed signs of leaking or water damage, it may be more cost-effective to go with a layover instead of a complete replacement. With less labor, materials, and time involved, this project is less expensive overall.

Furthermore, if you are in a rush and have a deadline to meet for roof completion then a layover is an ideal choice. It is typically completed in one day without any delays due to weather and rotting wood, so you will have your new roof in no time.

# Tear-Off vs. a Layover

## Timeline

### A Complete Roof Replacement (Tear-off)

If you are in a time crunch, you're in luck. A Tear-Off roofing project typically takes two days, granted any unforeseen roof issues. However, this is not a guaranteed timeline.

Depending on the roofing materials you chose and potential weather delays, your roof installment may take up to two weeks. While some of these variables are in your control, it is important to brace yourself for any additional time.

### A Layover Roof Installation

A Layover will typically take one day, as it is a painless operation, and less labor and materials are involved. While this will be a much shorter process, it will be vital to prepare yourself if anything goes wrong.

Your roofing contractor may find signs of leaks, rotting wood, or loose shingles that will need to be fixed. If this is the case, you may find yourself in for a longer project than anticipated.

### Which One Lasts Longer, a Layover Roof or a Tear-Off Roof?

One of the biggest things to consider in any home improvement project is longevity. In the end, you want to make sure you maintain a high quality for your roof over time (and make the money you spent worth it). Depending on the warranty, your home will look nice and stay safe for years to come.

# Shingle and Materials: How to Choose

## Chapter 7

### Overview

While it takes some fun out of the buying process, there is more to roofing than simply choosing a color.

A few other significant decisions need to be made before a roof can be installed. The biggest question is: what shingle type should I choose for my home?

In the United States, asphalt shingles are popular. However, they are not the only material to choose from.

There are metal roofs, slate and clay roofs, composite roofs - and many more.

So, how do you tell which roof is best for you?

In this chapter, we will be going over the available shingle options and the top questions you should ask before purchasing. This way, you can be sure that you are making the best decision for your home.

# Shingle and Materials: How to Choose

## Available Shingle Options

There are several types of shingles available in the roofing industry. Figuring out which type is the best for you can be difficult with so many options.

Here is a rundown of several shingle styles:

## Asphalt Shingles

Asphalt shingles are perfect for homes that experience all types of weather and are popular in the roofing industry. **There are three types of asphalt shingles: 3-Tab, Dimensional, and Luxury.**



# Shingle and Materials: How to Choose

## Composite Shingles

Composite shingles are made from engineered materials like recycled plastics and rubber. Because they are manufactured from recyclable or already recycled materials, they can be made to look like asphalt shingles, cedar shakes, or slate shingles.



## Cedar Shake Shingles

A cedar shake roof is one of the premium roofing materials you can use. The shingles are made out of natural wood and give your home a natural, woody look.

## Slate Shingles

A slate roof is made from natural slate stone, mined, and then cut to form shingles.

It's beautiful, long-lasting, and they are often so desirable that manufacturers make asphalt shingles that look like slate.



# Shingle and Materials: How to Choose

## Clay Shingles

Clay roofs are a premium roofing system made out of clay tiles. These tiles are hand-shaped and then baked at high temperatures.

Because of the iron content in clay, they are transformed into a red terracotta color when the tiles are baked. Different manufacturer techniques can produce different shades of red, adding a lot of depth to your roof.



## 5 Questions to Ask Before Buying Roof Shingles

Before deciding which type is best for you, here are five questions to help you decide:

### 1. Which Shingle Has the Best Appearance?

This is a question to solely determine what looks you would like for your home. **There is no right or wrong answer, only opinions.**

In all of your roofing research, you may have discovered a shingle material that other homeowners hate, but you love the look of. That's okay! Not everyone has the same taste or vision for their home.

As long as you are financially capable of purchasing the shingle and you believe it's beautiful, then you may have found the perfect roof type for your home.

# Shingle and Materials: How to Choose

## 2. What Shingle Style is in My Neighborhood?

If there is a similar shingle style throughout your neighborhood, you might feel uncomfortable sticking out. That is why we recommend going with a similar shingle-style prevalent throughout your area.

Typically, this will be asphalt shingles. However, if you live in a warmer climate, slate or clay shingles might be more popular.

**However, if you find the type of roof you want and it doesn't match the neighborhood- don't let that deter you.**

As long as there are no Homeowners Associations with rules to follow, there are no repercussions to choosing a style different from the status quo.

## 3. Do I Have to Get My Shingles Approved?

We've all heard the horror stories about those pesky HOAs. Don't fall into hundreds, potentially thousands of dollars in fees. Always do your research to see if there are rules regarding what materials can be used.

Check-in with your local HAO to see what shingle styles and colors are allowed. This will narrow down the selection that you will have.

# Shingle and Materials: How to Choose

## 4. What is My Budget?

As seen above, shingle prices can vary greatly from material to material.

Premium materials like slate, metal, and wood are going to be much more pricey than your traditional asphalt shingle.

If you have a lower budget where you will need cost-effective options, that will narrow down your choices. You may have to go with the traditional asphalt shingle to save on costs.

While you might get better durability with premium materials, there are still benefits to sticking with the asphalt shingles, like a lower price, 50-year warranties, and many color choices.

## 5. Is This My Forever Home?

If you don't plan on staying in a home for long, there may not be many benefits to adding on a metal, slate, or cedar shake roof. The materials are pricey, the maintenance can be complex, and may not significantly affect the resale value.

You can still get a roof that adds a lot of curb appeal with a cost-effective material that will save you money in the long run.

However, if you are in your forever home, you might want to invest more money into your roof to get something long-lasting.

Reflect on whether or not this is a temporary housing situation. The answer may impact how much money you want to spend on a new roof.



# Shingle and Materials: How to Choose

## Conclusion

Finding the right shingle material for your home is essential to the roofing process. You want to ensure your shingles match your personal style while adding to the curb appeal of your home.

You can learn more about different roofing materials with Rescue My Roof's [\*Complete Guide To Choosing the Right Roofing Materials\*](#)

# Underlayments & Extras

## Chapter 8

### Overview

Your roof goes beyond just shingles. A roof has layers - like an onion.

Underneath the shingles lays many products designed to keep your roof watertight. Things like underlayments and ice and water barriers are used to ensure your roof stays as dry as possible.

Additionally, ventilation and gutters are other aspects of the roofing system that are equally as essential. Overall, there are many aspects of a roof that often get overlooked.

It can all be very confusing. Decking? Ventilation? 18 different types of roof shingles? What? Help.

We have been in your shoes before. We've worked with everyone- from pros who flipped houses and had seen countless roof replacements, to first-time homeowners who were taking their first steps toward upgrading their forever home.

Installing a new roof can seem daunting at first, but we've broken down all of the parts for you. With this complete guide to the world beyond the shingles, you can feel confident that you are in control of your future roofing project.

# Underlayments & Extras

## What are the Components of a Total Roof Replacement

You have taken the first steps to becoming a roofing master. Pretty soon, you will have enough knowledge to take control of your roofing experience.

But first, there are some basics that we need to cover, and that begins with asking: what on earth goes into building a roof?

## The Layers of a Roof

### Decking



Decking = wood. Specifically, it is the layer of plywood that everything else will lay on top of. It is the very base of your roof.

Often, if you notice sagging in your roof or mold growing in your attic (gross) this is where the problem is coming from. And in that case, your roof will need to be reduced.

Say adios to the soggy, moldy wooden boards and bring in something that won't make your skin crawl.

# Underlayments & Extras

## What are the Components of a Total Roof Replacement

### Gutter Apron



If gutters can't bake, why do they need aprons?

All jokes aside, while it would be very nice if your gutters could provide you with endless baked goods, gutter aprons are necessary for another reason. A \*gutter apron\* is a piece of flashing (i.e. a thin piece of metal that prevents leaks) that goes from underneath the shingles to the inside of your gutters.

This keeps water from running down the sides of exterior walls and causes other unwanted problems like mold and mildew. If you're already footing the bill for a new roof, you probably don't want to replace the siding too. Gutter aprons are here to save you.

# Underlayments & Extras

## What are the Components of a Total Roof Replacement

### Drip Edge

A drip edge is another piece of flashing that is installed at the same time as the gutter aprons. While gutter aprons are put onto the places of your home that are angled down, drip edges are placed on the parts that are angled up.

Wind-driven rain tends to sneak into these crevices and cause- you guess it- mold or leaks. Drip edges will make sure that no water enters the home in these areas.



# Underlayments & Extras

## What are the Components of a Total Roof Replacement

### Ice and Water Shield



If you live down south, this might be a part of your roof that most roofing companies don't find necessary because of the climate. Make sure to ask follow-up questions with your pick for a roofing company if this is a product that interests you.

For everyone else, an Ice and Water Shield is placed near the eaves (corners) of your roof. During the winter, when ice builds up on the roof, it will prevent water from entering your home.

Note: it will not prevent ice dams from building up, it will simply protect your home from the water if they do. It is a necessary step to take in homes that face a lot of water from rain or snowfall.

# Underlayments & Extras

## What are the Components of a Total Roof Replacement

### Synthetic Felt

Every roofing companies nemesis: a rainy day, has appeared. What shall we do?

Never fear- synthetic felt is here. It is a temporary protection measure in case it begins to rain while the contractors are installing your roof.

If the project continues to get delayed... and delayed... and delayed, the synthetic felt can be left on for up to 60 days on its own and continue to protect your home from water damage and leaks.



### Roof Flashing

Roof flashing is a method of waterproofing made from metal. Thin sheets of metal are used in areas like the gutters or chimneys where water is more likely to find its way into your home.

Additional flashing may be needed in areas like valleys and exhaust vents. This will make sure there is a water-tight barrier on your roof so that you will have no leaking issues.

# Underlayments & Extras

## What are the Components of a Total Roof Replacement

### Shingles

The finishing touch to wrap up your roof installation with a bow.

Shingles are the outermost layer of the roof. They are the most customizable part of your roof, with many different styles and colors to choose from.

To talk over the options most commonly used in your area or the costs of shingle types, contact your local roofing company to get an estimate. Depending on the costs of raw materials and transportation, these prices may fluctuate.





# Underlayments & Extras

## Extra (but Necessary)

There are other aspects of the roofing system that may seem like extras, but they are vital to maintaining the integrity of your roof.

## Roof Insulation

Insulation is one of the critical components of keeping your home at the desired temperature.

Insulation acts as a barrier to heat loss and gain. So when you want to keep your home cool in the summer and warm in the winter, proper insulation is going to be your best friend.

While there are several types of insulation, including wall insulation, we will be focusing on roof insulation.

The placement of the insulation in your home depends on whether you install a hot roof or a cold roof.

## What is a Hot Roof?

A hot roof sounds like an easy concept to grasp. Many would assume it has to do with the temperature of your roof.

In actuality, a hot roof involves roof insulation. A hot roof has insulation attached to the decking and the rafters supporting your roof.

Hot roofs are unvented, meaning no exhaust vents contribute to the roof ventilation system.

# Underlayments & Extras

## Extra (but Necessary)

### Hot Roof Insulation



A Hot roof is a type of unvented roof. The insulation is installed underneath the decking and above the rafters.

This type of insulation makes the air in the attic a part of the conditioned air space of your home.

Additionally, as the insulation is installed directly under the roof deck, there will be a two to three-degree increase in the temperature of your roof.

## What is a Cold Roof?

A cold roof is a vented roof. You will see the traditional ventilation system involving intake and exhaust vents.

Cold roofs have insulation installed underneath the rafters, making them visible.

This type of roof means your attic is separate from the conditioned space and therefore is not a part of the building envelope.

# Underlayments & Extras

## Extra (but Necessary)

The term “cold roof” was not coined by the roof’s temperature. It’s called a cold roof because the rafters of your roof remain uninsulated and visible, making the roof slightly less efficient with heating and cooling.

### Cold Roof Insulation

A cold roof is the traditional vented roof. The insulation is installed underneath the rafters, making both the insulation and the rafters visible.



Cold roof insulation means your attic space is separate from the conditioned space in your home, making this style less efficient with heating and cooling.

## The Benefits of Roof Insulation

### 1. Energy Savings

You will save on energy costs with proper insulation.

Insulation is designed to keep your home warm in the winter and cool in the summer. The insulation will keep hot air in and prevent cooler temperatures from permeating into the living space.

As a result, your energy systems will not have to use as much energy, and you may see your energy bill decrease.

# Underlayments & Extras

## Extra (but Necessary)

### 2. Ice Dam Prevention

As insulation helps keep your roof at an even temperature, they also help prevent ice dams.

Insulation decreases the risk of ice and snow melting at the top of your roof and refreezing at the bottom.

Therefore, insulation prevents many nasty issues ice dams may cause, like leaking and rotting wood.

### 3. Increases the Life of Your Roof

Adequate insulation helps keep your roof in the best shape possible by preventing many issues that may damage it.

Preventing ice dams and leaks means you should not have issues with mold or rotten decking.

In the end, insulation not only saves you money on your energy bill, but it could save you even more with repairs.

# Ventilation

## Chapter 9

### Overview

When you think about your home, roof ventilation probably isn't the first thing that comes to mind.

But if you are a homeowner, you should definitely learn about it. Because if you don't, you could risk missing some of the signs that your roof ventilation is failing – leading to rotten decking, interior water damage, and mold in your attic space.

Mold? In the attic? That sounds uncomfortable. Luckily, it's completely avoidable with proper ventilation.

In this chapter, we will be going over active and passive ventilation, why they are important, and signs that your ventilation is failing.

# Ventilation

## What is Active vs. Passive Ventilation?

### Active Ventilation vs. Passive Ventilation

When you have adequate roof ventilation, you are ensuring the longevity of your roof because who wants to pay for a roof replacement twice when you can maintain your roof with proper ventilation.

However, it's not just as simple as installing some vents and the top and bottom of your roof. There are two main types of ventilation: active and passive. Each comes with different benefits and disadvantages that you should know about before investing in them.

### What is Active Ventilation?

Active ventilation uses a motor, fan blade, or a turbine to aid the airflow in an attic space.

Think of an active vent as a fan. The blades spin and air underneath them is sucked out and pushed outside of your home.

Then intake vents use their blades to help move fresh air into the attic, keeping up with the ideal air circulation.

This type of ventilation will replace the air inside the attic with fresh air from outside faster than passive ventilation due to more consistent airflow.

# Ventilation

## Different Types of Active Ventilation

### 1. Turbine Vents



Turbine vents work by using convection.

Convection is the act of hotter, less dense material, like warm air, to rise. Convection is what causes the hot air to rise to the top of your attic, where the turbine vents spin, creating a fan that sucks the hot air out of your attic.

This type of ventilation moves the air around in your attic approximately 10-12 times per hour.

### 2. Power Vents

Power vents are circular-shaped vents that are installed near the top of your roof. They use electricity to pull the hot air out of your attic.

However, during the winter, power vents require a humidistat, an electronic device that tells you how much humidity is in your attic space.

If you run power vents without a humidistat, the humidity will build up in your attic and may lead to mold growth and rotten decking.

So if this type of ventilation is for you, make sure you invest in both to protect your roof.

# Ventilation

## 3. Solar Powered Vents

Solar-powered vents are similar to power vents. However, instead of electricity, they use the sun as their power source.

While this is a great energy saver, there is a catch. The solar-powered battery needs to charge, and during that time, the vent turns off.

Additionally, the battery doesn't hold a charge long enough for the vent to run all day. This may result in you turning on your home's air conditioner, and your energy bill may go up.

## 4. Ridge Vents

Ridge vents are out into the ridge (top) of your roof and run the entire roof's length.

This ventilation style is not noticeable from the ground, which is a benefit for those who don't want to see the ventilation on their roof.

A downside is that this vent has a filter, but it is not perfect. You may have to deal with insects and rain entering the attic space.





# Ventilation

## What is Passive Ventilation?

You've probably seen passive vents before, as they are the most common in the roofing industry.

Unlike active vents, passive vents don't use a motor, fan blades, or a turbine. They only rely on the natural airflow through the space to keep air circulating in your attic.

This means that the amount of air flowing through your attic is dependent on the attic's temperature, moisture content of the air, wind speed, roof pitch, and roof height.

## 3 Types of Passive Ventilation

### 1. Static Vents

Have you ever seen a roof that looks like it has an overturned box on the top?

Those "boxes" are actually static vents. They allow the heat to escape from your attic using convection.

As the heat in your attic rises, they are pushed out through these vents.



# Ventilation

## 2. Ridge Vents

Ridge vents can both be active and passive, depending on the features. If they do not have baffles, the chutes that provide a channel for airflow, then they are passive vents.

The look of ridge vents is still the same. They will be a flat vent that runs the entire length of your roof.



## 3. Gable End Vents

Gable end vents are unique, as they are wooden, plastic, or metals vents that are put into your attic where two slopes of your roof meet.

This vent allows the wind coming from the outside of your roof to move the air in and out of your attic.

# Ventilation

## Why is Ventilation Important?

Ventilation on your roof is designed so that hot, humid air does not get trapped in your attic space. Intake and exhaust vents allow air to circulate through your attic, keeping everything dry and your roof at an even temperature.

When you don't have enough intake or exhaust vents or have insulation blocking the vents you do have, it can be a recipe for disaster.

**Here are five reasons why roof ventilation is so important:**

### 1. Without Adequate Roof Ventilation, Mold or Mildew Will Grow in the Attic Space

One of the biggest (and most serious) issues you can encounter without proper roof ventilation is mold and mildew growing in your attic space.

Not only does it pose health issues for you and your family, but it can also be an unsightly disturbance in your attic space.

Mold and mildew can be taken care of by professionals who will spray mold killer in your attic and replace any wooden boards that are too severely damaged.

However, the best thing to do in this case is to take preventative measures to stop this problem before it exists.

When you have enough ventilation in your attic, the air will circulate so that the hot, humid air that creates the perfect environment for mold to grow won't get trapped in your attic.

# Ventilation

## Why is Ventilation Important?

Having enough intake and exhaust vents to keep your space cool and dry is the most effective measure you can take to keep mold and mildew from taking up residence in your attic.

When you call a roofing professional for an estimate, make sure they inspect the attic space. They will be able to spot any signs of poor ventilation and will fix them properly.

## 2. Poor Roof Ventilation Increases the Risks of Ice Dams

Ice dams are always a possibility in the winter. But if you have ventilation issues, you are more likely to be plagued by ice dams.

Roof ventilation keeps the air circulating through your attic, therefore keeping your roof a consistent temperature throughout.

When there isn't enough ventilation, hot air gets trapped at the top of your attics. This warms the top portion of your roof, where the ice and snow melts and keeps the base of your roof cold.

As a result, it will make it easier for the water to freeze at the base of the roof, increasing the potential for ice dams.

If you have enough intake and exhaust vents to ventilate your roof correctly, you may still experience ice dams, but their impact and size should be less severe.

# Ventilation

## Why is Ventilation Important?

### 3. Poor Ventilation Can Cause Extreme Temperatures in Your Home

Have you ever noticed that some areas of your house are extremely cold or warm? In horror movies, this typically means that a ghost is nearby. In reality, this probably means that your ventilation is not adequate for the size of your home.

Having enough roof ventilation is essential in keeping your home cool in the summer and warm in the winter. You will have enough air circulation that you won't experience random areas where it feels like the temperature has suddenly plummeted.

Proper ventilation is necessary to keep your home at just the right temperature. If you are struggling with heating and cooling, your ventilation may be the right place to start searching for problems.

### 4. Roof Ventilation Helps Prevent Water Damage To Your Roof

Remember when we discussed mold and mildew? And how hot, humid air creates the perfect environment for mold?

That's not the only issue humid air brings. Humid air is moist, and when it's trapped in your attic for too long, it can begin to wreak havoc.

The moisture can begin to rot or delaminate the wooden decking on your roof, which will ultimately lead to costly repairs.

# Ventilation

## Why is Ventilation Important?

Additionally, because poor ventilation increases the risks of ice dams, your roof can be damaged by the shingles the ice dams pried up. This makes it more likely for water to find its way into your home, damaging the wooden decking once again.

Preventative measures are the best way to avoid future issues like mold, ice dams, and water damage. If you notice the warning signs of poor ventilation, call in a professional to see if additional ventilation can be added.

## 5. Inadequate Ventilation Can Lead to Higher Energy Bills

Not only can poor ventilation cause costly repairs, but you will also be spending more money on your energy bills.

Ventilation helps to keep your home warm or cool when you need it most. When your ventilation is not up to par, you could be spending a lot more money trying to keep your home at a livable temperature.

Why risk losing extra cash on energy bills? Call a professional for an inspection to ensure your ventilation is running at the level it needs to be.

# Ventilation

## Remedies for Poor Roof Ventilation

Now that you know the potential risks of poor ventilation, it's time to check up on your roof to see how it's holding up.

Why risk dealing with ice dams, high energy bills, inefficient heating and cooling, and more? Call a local roofing contractor to perform an inspection and give you an estimate.

Many roofing contractors offer free estimates, so take advantage of it today to make sure your ventilation isn't stirring up trouble on your roof.



# Ventilation

## Signs of Poor Roof Ventilation

There is a lot of hot, humid air floating around in the attic. If you don't want the moisture to begin to rot the wood and cause mold to grow, this is the rule your contractors should be following to ensure proper ventilation.

But if they didn't initially follow this rule, then your home may be showing the signs that it's time for a roof upgrade.

## 7 Signs of Poor Roof Ventilation

Here are a few signs to watch out for:

### 1. Mold

When there is a lot of warm, humid air trapped in your attic, that moisture is going to cause mold to grow.

When you have proper ventilation, this keeps air flowing through your attic space to avoid any humid air sticking around long enough to cause problems. If you're noticing signs of mold or mildew in your attic, it may be from a leak or poor ventilation.





# Ventilation

## Signs of Poor Roof Ventilation

### 2. Discoloration in the attic

Discoloration can look very similar to mold, but how advanced the discoloration is could be the difference between replacing a few wooden boards and paying for a total roof replacement.

If you notice a small area of dark black staining on the surfaces in your attic- it's time to call an inspector. Letting the discoloration spread could mean you paying more money down the road.

### 3. Roof sagging

When you look dead-on at your shingles, you may notice instead of straight-across lines, some of them dip in to form waves. This is a sign that there is water damage underneath the shingles that need to be addressed.

This is an issue that can be caused by leaks or poor ventilation, or maybe even a combination of both. It's important to call a professional and get an inspection done to determine the cause.

### 4. Loose shingles

When there's damage due to poor isolation, it causes the wooden decking to delaminate. This is the process of the board becoming slick over time so that no materials (like shingles) can properly adhere to it.

If you notice you have a few loose shingles, it may not be the victim of poor ventilation. However, if you notice large areas where shingles are becoming detached it's time to call an inspector.

# Ventilation

## Signs of Poor Roof Ventilation

### 5. Visible flashing

Flashing is thin sheets of metal that are used to waterproof any penetrations in the roof such as chimneys or ventilation.

If you can see the flashing, it means other materials like your shingles have moved or fallen off completely.

This can be a sign of moisture and should be checked by a professional.

### 6. Issues with your heating and cooling systems

When you have issues with ventilation, you may notice that your home is not heating or cooling efficiently. There may be areas of the home that are significantly cooler or warmer than the rest.

This is caused by the fact that there is very little airflow throughout the home without enough intake and exhaust vents to keep the air circulating.

This issue can also be caused by having a heating or cooling unit that is too small for the size of your home, or one that needs to be updated due to age. However, if you still see you're having an issue, poor roof ventilation may be to blame.

# Ventilation

## Signs of Poor Roof Ventilation

### 7. Unwanted pests

Small pests or critters can crawl in and take up residency in your vents and home. If there are cracks where they can get in-the chances are they will try.

If you are finding a lot of unwanted pests in your home, it's time to do a check-up on your vents to see if that is their entry point.



It is important to be aware of the state of your roof, because even with a home inspection someone may still be unable to detect issues. Not every inspector has experience in roofing or building, so they may not do a thorough check of your attic space or roof. But noticing those 7 signs of a lack of ventilation can help keep your home safe.

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# Ventilation

## How to Fix Poor Ventilation

### 7. Unwanted pests

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If you are finding a lot of unwanted pests in your home, it's time to do a check-up on your vents to see if that is their entry point.

### If the Damage Isn't Too Far Along- Add More Roof Ventilation

**The best thing to do is to find a trusted roofing company to handle the job for you.** Roofing projects are harder to DIY than you'd imagine, and all of the decking underneath the shingles should be inspected to make sure there are not rotted areas.

When a crew comes to fix the ventilation, here's what they could do for you: evaluate the roof and attic to see how far along the damage is.

If they only notice discoloring beginning to happen in the attic- you may be in luck. Not only can they fix it, but they can add a few years onto your roof before you will need a total roof replacement. Adding additional vents to remedy the problem should do the trick.

# Ventilation

## How to Fix Poor Ventilation

### Exhaust Vents are Cool, But you Must Install Intake Vents Too

It is important to note that not just installing exhaust vents will fix the issues. Exhaust vents release the hot, humid air from your attic, but equally, important intake vents allow cool air to flow into your attic. If intake vents aren't addressed, you will continue to see issues. Talk to your contractor to make the entirety of the system has been serviced.

### The Final Destination: A Total Roof Replacement

If they notice that the damage has begun to cause delimitation of the wood- meaning that it has become too slick and nothing will adhere to it- that will require a total roof replacement. Even if more vents are added, you will still see problems like sagging, loose shingles, and an increased possibility of leaks.





# Warranties

## Chapter 10

### Overview

Buying a new roof can be a scary process full of unknowns. As a homeowner, it's not often that you encounter issues with your roof to the point where you need a replacement.

When the time does come to purchase a new roof, there are many things you may not know. What brand of shingles are best, how many vents you need, or the best warranty for your home and needs.

There are several different roof warranties out there, but which one is best for you?

At Rescue My Roof, we have spent over a decade helping homeowners answer the same question. We have educated them and guided them through the roof buying process.

In this chapter, we will help you answer the same question. We will be breaking down the different types of warranties and whether or not they may fit your specific needs.



# Warranties

## Different Types of Roof Warranties

Not all warranties are the same. There are prorated and non-prorated warranties, workmanship warranties, and they can all last for different periods of time.

Here's what you need to know:

What is the Difference Between a Prorated and Non-Prorated Roof Warranty?

### Prorated Roof Warranties

Imagine this: you buy a new roof and pick a prorated warranty. Then 15 years later, you find that you need a new roof once again (which is rare, but just for this scenario, let's say it happens).

In those 15 years since the initial roof replacement, the cost of the shingles has gone up. Because you originally picked a prorated warranty, you would have to pay the difference between the original cost of the shingles and the price that they are the second time around.

This is because prorated warranties only cover the prices of the initial roof installation. So if the prices of materials go up-you will end up paying that difference. In the end, if you need any repairs, your roof will only be partially covered by the warranty.

Additionally, prorated warranted do not cover labor, tear-off, or dumpster fees. The customers will be responsible for those.

# Warranties



## Different Types of Roof Warranties

If you don't imagine your home to be a forever home, or you renovate houses and then sell them and don't foresee having to take care of roof maintenance down the road, the prorated option may be best for you.

### Non-Prorated Roof Warranties

Maybe you see yourself living in your forever home, and you want roof coverage that will last a lifetime. Non-prorated warranties would be the best option for you.

Imagine that same scenario, where you replace a roof, and 15 years down the road, you have to replace it again.

The prorated warranty forced you to cover the differences between the material costs and labor. A non-prorated warranty covers 100% of the replacement cost.

With a non-prorated warranty, you won't pay anything - even if the prices of materials increase.

This is why if you imagine staying in a home forever, this is the best option for you. You won't have to pay for the cost of repairs or a replacement for 50 years.

In other words, non-prorated warranties offer the best coverage for your home.



# Warranties

## Different Types of Roof Warranties

### Prorated Warranty

**As the years go by, the percentage of coverage on your roof goes down.**

So if the prices of shingles increase between the initial roof replacement and the second, you pay the difference.

Additionally, prorated warranties **do not cover the costs of labor, tear-off, or dumpster fees.**

### Non-Prorated Warranty

**A non-prorated warranty covers 100% of the replacement cost.**

With a non-prorated warranty, you won't pay anything - even if the prices on materials increase.

This includes the **costs of labor, tear-off, or dumpster fees.**





# Warranties

## Different Types of Roof Warranties

### What Is the Difference Between a Manufacturer and Workmanship Warranty?

Manufacturer and Workmanship warranties are the two types you will see most often.

Here's the difference between them:

#### What is a Manufacturer's Warranty?

A Manufacturer's warranty is related to the roofing materials. The manufacturer's warranty covers the shingles and underlayments.

If the products fail within the time restrictions of the warranty, the manufacturer will be responsible for the cost of buying new materials.

However, a manufacturer's warranty will be voided if the repairs are needed due to poor workmanship. All products must be installed correctly to use this warranty later on.

If they are not, it will be up to the workmanship warranty to cover the cost of repairs or the homeowner.

#### What is a Workmanship Warranty?

A workmanship warranty is a warranty provided directly by the roofing contractor. If anything was installed incorrectly during the roof replacement process, the warranty would cover the labor costs to fix it.



# Warranties

## Frequently Asked Questions

This warranty is only as good as the paper it's written on. If a roofing contractor goes out of business, you will no longer be able to cash in on the workmanship warranty.

Voided workmanship warranties are why you must find a reliable contractor who has been in business for five years or longer. This helps ensure that they will be around when you need them most.

## How Long Does Your Roof Warranty Need to Last?

Roofing warranties, whether prorated or non-prorated, workmanship or manufacturer, can last varying lengths of time.

Warranties typically span anywhere from ten years to 50 years. The type of warranty you choose will depend upon how long you foresee needing it.

If a home is your forever home, you'll want your roof to last a lifetime. That is why it's ideal for a homeowner in their forever home to choose the most extended warranty possible. That way, even if a problem arises 40 years later, you will still be protected.

However, if you are buying a home to flip and immediately resell, a shorter warranty or foregoing the warranty altogether might be the option for you.

The up-front cost of a warranty can average anywhere from \$500 to \$1,000, depending on the quality of the one you choose. A 50 year, non-prorated warranty is going to cost more initially than a ten-year warranty, but it may save you that much money in the long run.

# Warranties



## Frequently Asked Questions

If you are not planning on staying in the home, you may want to pass on the up-front cost. However, you can add more resale value with a better warranty.

Determine which is the best option for you based on the budget you have set for your roof replacement. A smaller budget may mean cutting corners with a warranty.

## What Happens to Your Roof Warranty if You Sell Your Home?

Typically, 50-year warranties, regardless of prorated or non-prorated, are transferable.

This means that if it turns out that your property isn't your forever home and you decide to sell, the warranty will transfer to the next owners.

However, there's a catch: the transferable warranty ends after 15 years. So if you sell your house within that 15 years, the warranty will transfer to the subsequent owners so they will receive the rest of the 50-year coverage.

If you don't sell it within 15 years, they won't get those benefits.

Additionally, it is only transferable one time. This means if the house continues to get sold over and over within the 50 years, only two owners will benefit from the warranty.

So if you sell your home, your warranty may be transferable to the new homeowners.

# Warranties

## Conclusion

### Which Roof Warranty is the Best for You?

This chapter has gone over the different types of warranties you'll encounter in the roofing industry. Now it's time to ask, "which roof warranty is the best for me?"

Consider these questions:

- Is this my forever home?
- Do I foresee myself moving in the future?
- Am I going through a reputable roofing company with a lot of experience?
- Do I live in an area known for severe weather?

These questions play a factor in choosing the best warranty for you. Let's break it down.

If this is your forever home, and you don't see yourself moving anytime soon, then having a lifelong warranty would be the best for you. You'd get coverage for a lifetime, and even if you do move, that coverage is transferable.

If you're on the fence about your roofing contractor, a more extended warranty may be best for you. You want to make sure you are covered in any repairs you might need to make in the long run.

The same can be said for living in areas with severe weather. Things like high wind speed, hail damage, long-term exposure to the elements, and more can lead to roof damage. This damage can be covered- as long as you have good homeowner's insurance and a warranty.

# How to Ensure the Longevity of Your Roof

## Chapter 11

### Overview

It's no secret that replacing your roof can be a significant financial investment. Ideally, when you spend thousands of dollars on a roof, it should last the life of your home.

Unfortunately, this is not always the case. A "lifetime" in the roofing industry is only 50 years. And this lifespan can be affected by weather, workmanship, and poor maintenance.

When you've already invested so much in your roof it can be upsetting to learn that it may not last. You already need to plan for so many other things - you don't want to have to count on repairs or another replacement.

Rescue My Roof has done thousands of roof replacements in the past decade and with every client, we have walked them through the process of roof maintenance. And today, we are extending that education to you because we believe every homeowner should have a roof that lasts.

We've put together all of our top tips and tricks for roof maintenance so that you can get the longevity out of your roof that you deserve. By the end of this chapter, you will know the exact steps to take to maximize your roof's life.

# How to Ensure the Longevity of Your Roof

## Maintaining Your Roof's Longevity

You've purchased a brand new roof - congratulations! But the work doesn't end there. There are a few key things you need to know to maintain the roof's condition:

### 1. Check Your Ventilation Frequently

Ventilation is one of the most critical aspects of your roof. Without proper ventilation, you can face many problems. Ice dams, excess moisture, and inefficient heating and cooling of your home are a few.

When you inspect your ventilation frequently - we recommend twice a year - you ensure that you are catching problems before they get out of hand.

When inspecting your ventilation, there are a few key signs you want to look out for.

#### Insulation Blocking Exhaust or Intake Vents

It doesn't happen often, but when it does, it can cause some severe problems.

The insulation in your attic can block your exhaust or intake vents. When this occurs, air cannot properly flow through the attic to keep your roof at a consistent temperature.

This can lead to issues with ice dams and ultimately moisture damage in your roof and attic.

To avoid this issue, make sure to check each of your vents to eradicate any blockages. You want to keep all of the vents free of debris so they can do their job.

# How to Ensure the Longevity of Your Roof

## Maintaining Your Roof's Longevity

### Extreme Hot or Cold Spots in Your Attic

The goal of roof ventilation is to keep your roof at a consistent temperature.

When you are doing the inspection, make sure to walk through the attic space and note any areas of extreme temperature. If you find any, the likely cause is that you don't have enough ventilation.

Your other option is to conduct an energy audit. Using an infrared thermometer, you can visualize the hot and cold areas of your attic space. If you find you have a lot of these areas, it's time to call a professional to inspect your ventilation.

Additionally, if there are drafty areas, you can inspect the source of the air leaks and seal them with caulk. This may be a temporary fix to the heating and cooling issues in your attic space.

## 2. Inspect Your Roof Once a Year

Taking a walk around your house to inspect your roof once a year is one of the key things you can do to catch problems before they arise.



# How to Ensure the Longevity of Your Roof

## Maintaining Your Roof's Longevity

While walking the perimeter of your home, make sure to take note of any areas where there may be:

- Visible Flashing
- Curling or Cupping Shingles
- Missing Shingles
- Cracked Shingles
- Granule Loss
- Algae Growth
- Hail Damage
- Sagging

Many of these issues can be combated by calling in a professional to replace missing or damaged shingles before water can find a way into your home.

However, some of the more severe problems like sagging can lead to a roof replacement. That is why it is best to call in an inspector so they can accurately diagnose the issue.

Your roof takes the most damage in the winter. So after a long season of snowfall and ice, do an inspection to keep your roof in the best shape possible.

# How to Ensure the Longevity of Your Roof

## Maintaining Your Roof's Longevity

### 3. Take Measures Against Ice Dams

Ice dams are one of the main culprits of winter roofing issues, which is why you'll want to take measures to prevent them.

Ice dams occur when the snow and ice at the top of your roof melts and then refreezes near your gutters. Over the top, more and more ice will accumulate at the base of your roof and begin to creep underneath shingles and pry them up.

Ice dams not only can cause damage to your roof but the inside of your home as well. When your gutters are frozen solid from the accumulated ice, water can begin to pool at the foundation of your home and leak into the basement.

Additionally, once the water finds its way into your home, it can begin to rot any wood or damage drywall, which will lead to costly repairs.

Two of the primary reasons why ice dams occur are improper ventilation and clogged gutters. That is why it is so important to check your ventilation and clean your gutters regularly.

By cleaning your gutters, you remove any debris that can stop water from flowing through the gutters. This makes the chances of ice building up in the gutters decrease.

Even if you have proper ventilation and clean gutters, ice dams can still occur. When you notice ice beginning to build up, call in the professionals for ice dam remediation.

# How to Ensure the Longevity of Your Roof

## Maintaining Your Roof's Longevity

A roofing contractor can use a steamer to melt the built-up ice off of your roof, which is the safest, fastest, and most effective means of removal.

However, this service can be costly. If you prefer to attempt a DIY method of removal, you can purchase heating cables to melt away the ice.

## 4. Need A Repair? Do It In a Timely Manner

If you notice roof repair warning signs, take care of them before they get out of hand.

Mold growing in the attic space.

Minor issues can turn into big ones in the blink of an eye. That small leak you noticed a month ago could now be rotting the wood in your attic and damaging the drywall in your home.

Don't wait. The safety of your home and your family is at risk. If you are noticing mold and mildew in the attic, sagging in your roof, or even missing shingles, call a roofing contractor to get an inspection and evaluate your options.





# Next Steps

In this guide, we've covered the essentials of the roof replacement process: the price, timeline, estimation appointment, materials, financing options, and more.

Now that you have all of this information, it's time to take the next steps.

You can start by finding a local roofing contractor and setting up a roof estimation appointment.

If you're located in southeastern Wisconsin, Rescue My Roof can help! We offer free, fast, and honest roof evaluations. Set up an appointment with our roofing experts today by clicking the link below.

[Get A Free Estimate](#)

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