

Hudson Bay Roofing – Roofing 101

Shawn Jones

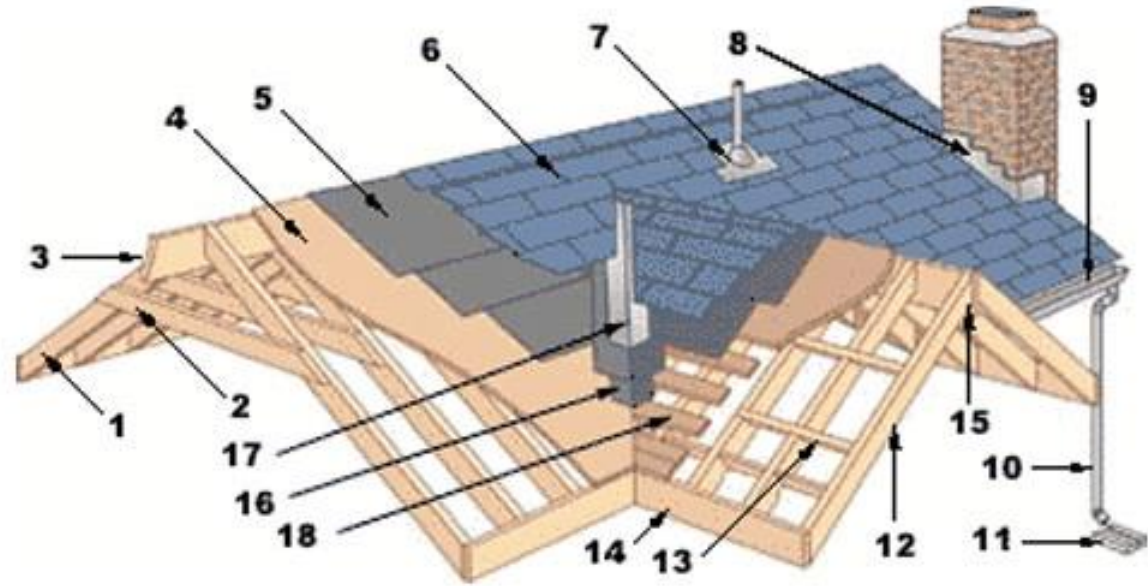
(281) 770-4320

TREC Provider # 9937 Course # 35616

Attendees can expect to learn about roofing as it pertains to buying and owning a home.

- Roofing Components
 - Roofing Materials
 - Types of Roofs
- Roof and attic ventilation
- Roof Stains and Algae on Roof
- 6 Signs You Need a New Roof
- FHA and VA Requirements for Roofs
- Homeowners Insurance and Roofs

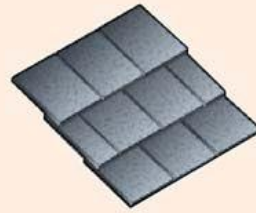
Roofing Components



- | | |
|-----------------------|-------------------------|
| 1. rafter | 10. down spout |
| 2. collar beam | 11. splash block |
| 3. ridge board | 12. rake |
| 4. solid decking | 13. lookout |
| 5. felt underlayment | 14. fascia |
| 6. shingles | 15. ridge board |
| 7. vent pipe flashing | 16. valley underlayment |
| 8. chimney flashing | 17. valley flashing |
| 9. gutter | 18. spaced sheathing |

Roofing Materials

ROOFING MATERIALS



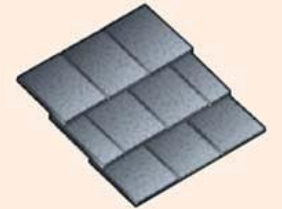
ASPHALT/
COMPOSITION



METAL
STANDING
SEAM



CONCRETE
TILE



METAL/
ALUMINUM
SHAKE



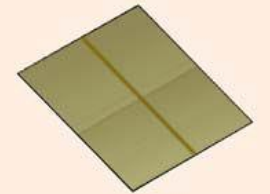
WOOD
SHAKE



CONCRETE/
CLAY TILE



VINYL
MEMBRANE



ROLLED/
FLAT ROOF

Types of Asphalt Shingles



Architectural Shingles vs 3 Tab Shingles

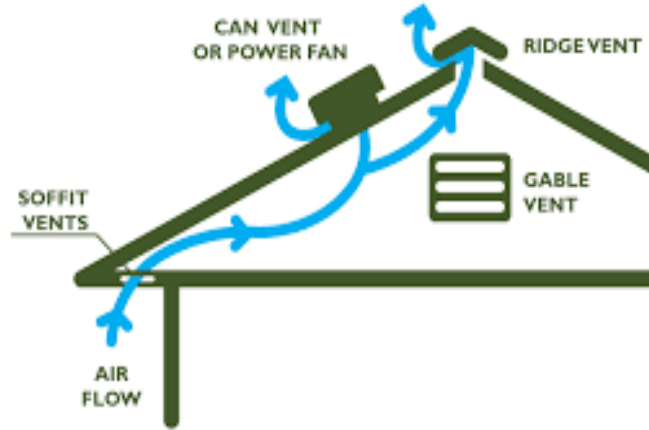
Three-tab shingles are thin and inexpensive, but they have the same 20- to 30-year lifespan as asphalt shingles.

Additional distinguishing properties include:

- Cutouts running along the bottom edge, which makes it look like three different shingles when installed.
- Less expensive than architectural shingles.

The difference between architectural shingles and three-tab shingles is that architectural shingles aren't made with cutouts. They also contain extra asphalt, which gives it more curves than three-tab shingles.

Ventilation



Soffit Vents



Insulation covering soffit vents



Ridge Vents



More Ventilation

Wind Turbines



Turtle Vents



Air Hawks



Algae – Black Stains

There are companies that specialize in soft washing roofs to remove algae. Pressure washing can cause damage and premature granular loss to asphalt roofs.



- I. Algae causes black stains on roofs. It has a negative impact on curb appeal. The house may be painted and landscaped beautifully, but the ugly roof stands out leaving a bad first impression.
- II. Algae stains are purely cosmetic. Just because a roof has black stains does not mean it needs to be replaced.
- III. A qualified roofer can physically inspect the roof by walking on it, not from the ground with binoculars.
- IV. Algae grows on the north side of the roof and in shaded areas. It feeds on limestone filler in the shingles and it darkens as it grows until it is removed.

6 SIGNS **YOU NEED A NEW ROOF**





Missing, Deteriorated or Cracked Shingles

Taking a quick look at the shingles from the yard can provide clues to the condition of a roof. Do you notice missing shingles? Do any shingles appear cracked or deteriorating? Are you able to see shingles that appear to be curling, or missing their asphalt? If you notice these types of issues, it may be time for a new roof.



Water Stains on The Ceiling

One of the most common indications of a leaky roof is water stains on the ceiling inside a home. Broken or missing shingles and/or flashing can let water leaks enter the home. This type of water damage is also known to make ceilings bubble or flake.



Water Damage in Your Attic

Using a flash light in the attic, look at the underside of the roof and inspect the attic rafters. Do you notice water stains or damage caused by the elements? If you notice water damage in the attic, contact a [certified roof inspector](#) for a professional evaluation.



Damaged Metal Flashing or Corroded Caulking

During your visual inspection of the roof, take a look at the galvanized or aluminum steel used to cover joints in the roof and wall coverings. This material is called flashing, and it's used to prevent water from seeping in and causing damage. Is the metal flashing corroded, weathered or missing all together? Another material to inspect, besides the flashing, is the caulking around vent pipes and roof vents. Does the caulking appear cracked, peeling or missing? If you notice any issues with these two areas, there might be leaks in the attic or water damage inside.

Gutters and Downspouts Damaged or Clogged With Asphalt

Gutters and downspouts are important pieces of the roofing system, carrying rain water safely from the roof, and dispersing it away from the foundation.

When gutters become clogged or damaged, rain water can build up, and in some cases, run back under the roof, and leak into the house. The same is true with downspouts. When severe weather hits, hail and debris can strike the shingles and remove the asphalt coating. The asphalt then collects in the gutters and makes its way into downspouts. To see if shingles are missing their asphalt coating, inspect gutters and downspouts for large quantities of loose asphalt.



The Age of Your Roof

Most roofing systems are designed to last between 15 and 20 years. However, Mother Nature is quite good at lowering your roof's life expectancy. In Houston, the average lifespan of a roof is 14 years.

FHA and VA requirements for roofs



The roof should be in a good state of repair and must keep moisture from entering the home. It should "provide reasonable future utility, durability and economy of maintenance."



Roofing and Homeowner's Insurance

- A roof is one of the most important parts of a house. It's the first line of defense against inclement weather. A leaky roof spells big trouble for the rest of the house.
- Insurance companies place big importance on the roof when assessing a house. It's one of the first factors an insurer analyzes. Your roof's quality and condition plays a big role in how much you pay for homeowners insurance.
- Clay and concrete tiles can raise your homeowners insurance rates. Since they are expensive, your house's replacement cost will need to reflect it. Due to the significant weight of these tiles, having a structurally sound home is crucial.
- Wood shakes are a huge liability for insurance companies. They're extremely flammable, unless treated with proper chemicals.



Roofing and Homeowner's Insurance Cont'd

- Also, they're more susceptible to wind damage than other roof types. Finally, wood is more susceptible to mold.
- If your house has a wood shake roof, you're going to pay more for insurance. In some cases, insurers may refuse to cover a house with wood shakes.
- Insurance companies may decide to cancel a homeowners insurance policy after inspecting an older roof even if the policy was effective at the time it was purchased.



- Insurance Fraud - Sec. 35.02. INSURANCE FRAUD. (b) **A person commits an offense if**, with intent to defraud or deceive an insurer, **the person** solicits, offers, pays, or **receives a benefit** in connection with the furnishing of goods or services for which a claim for payment is submitted under an insurance policy. (4) a **state jail felony** if the value of the claim is \$1,500 or more but less than \$20,000;
- For example, a roofer who offers to reimburse a person any portion of the deductible on a claim.



Damage to
shingles and
air vents

Hail Damage

- A vital part of your policy is whether claims are paid out based on actual cash value or replacement cost. With actual cash value, your roof's age and condition are accounted for. Depreciation is subtracted from your payout. With replacement cost, it's simply the cost to fully replace the roof to its original state.
- Deductibles are often 1% or 2% of the insured replacement value of the home.

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