

Replacing Your Roof

By ANNA CHANG-YEN | Green Shoot Media

It's something most of us take for granted: the roof over our heads. If that roof is old or leaky, it's time to act.

Even if your roof continues to function normally even in its old age, it might be wise to replace it before problems arise.

There are some telltale ways a roof lets you know it's reached the end of its useful life or has been damaged beyond repair.

COMPROMISED INTEGRITY

Shingle problems: Asphalt shingles that curl, buckle or crack, or those with bald spot from losing granules, are probably due to be replaced.

Appearance: Dark streaks form on roofs because of algae growth. You might be able to remove those streaks using a 50-50 mixture of bleach and water (being sure to use low pressure and direct the runoff down gutters into a bucket where you can dispose of it so it doesn't kill your landscaping). Moss growing on your roof can trap rot-causing moisture, destabilizing your roof.

STORM DAMAGE

If a wind or hail storm has caused damage to homes in your area, it's a good idea to have a roofing contractor look



at your roof, even if you don't see damage from the ground. Hail doesn't have to cause visible pocks or break through shingles to compromise their integrity. Roofers are trained to look carefully at the condition of shingles for evidence of hail damage. Likewise, wind can damage roof decking beneath the shingles, making it hard to spot damage without a trained eye. If your gutters, fencing or siding have sustained damage, that's a good indication there could be roof damage, as well.

ROOF AGE

Most roofs will last 20-25 years. If you live in a subdivision where all the homes were built around the same time and many of your neighbors are replacing their roofs, it's time to start thinking about replacing yours. You probably have the same kind of roof, installed at about the same time, which means it probably has fared similarly and is well worn.

Buying a new roof isn't as much fun as buying a new car or going on a fancy vacation,

especially when you haven't had any leaks or other problems, but it's a wise investment to prevent inevitable future problems. Roofs often fail catastrophically, meaning you could also sustain flood damage and loss of your personal property inside the home.

FILING AN INSURANCE CLAIM

Your homeowner's insurance policy probably covers storm damage to your roof. Check your deductible. Some insurance policies have

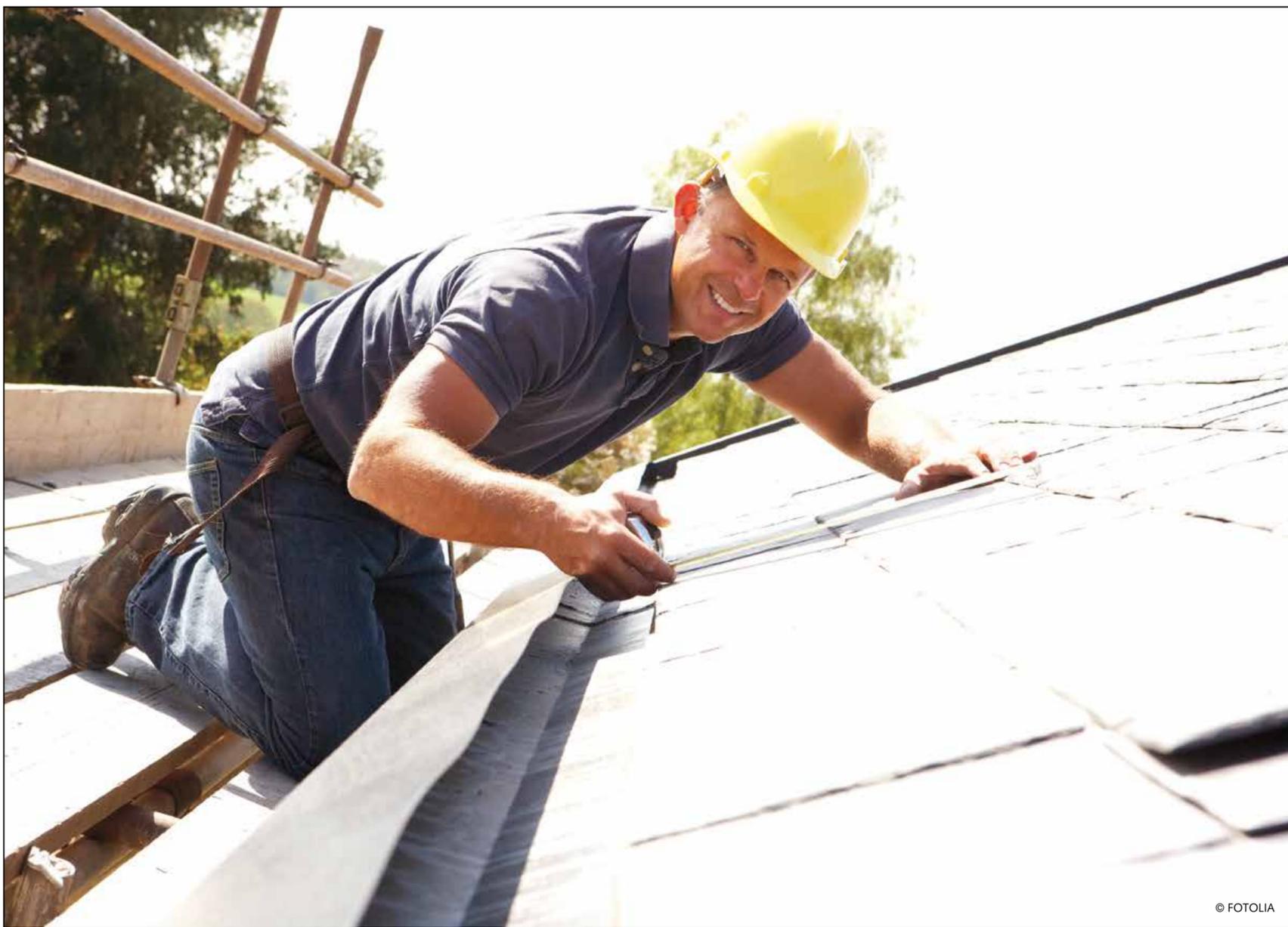
REAL ESTATE 101

Cool Off Your Roof

If you're replacing your roof and looking to make your home more energy efficient, consider a cool roof. A cool roof reflects more sunlight and absorbs less heat than traditional roofs. The benefits include reducing utility bills, cooling and heating uninsulated parts of your home, such as a garage, and extending the life of the roof. To learn more, visit the U.S. Department of Energy website at www.energy.gov/energysaver/cool-roofs.

deductibles that are based on a percentage of your home's replacement value, making the deductible so high that you're better off replacing the roof without filing an insurance claim.

Also check your policy to see if it takes into account the age of your roof. If so, you might be able to claim only the roof's depreciated value. Your insurance adjuster also could decide that only one slope of your roof has suffered storm damage and requires replacement.



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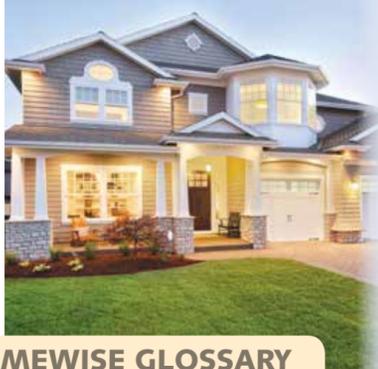
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HOMESWISE GLOSSARY

Liability insurance: Insurance coverage that protects property owners against claims of negligence, personal injury or property damage to another party.

Lien: A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to a property if mortgage payments aren't made.

SOURCE: Federal Trade Commission

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