

Inspecting Asphalt Shingle Roofs: Homeowner's Field Guide

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Asphalt shingle roofs are among homeowners' most popular roofing options due to their affordability, ease of installation, and durability. However, regular maintenance and inspections are crucial to keep them in good condition and protect your home effectively. This guide is designed to help you safely inspect your roof, hire a trustworthy roofing contractor, manage leftover materials, navigate insurance claims, and maintain your roof to maximize its lifespan. By following these practical tips and safety precautions, you can make informed decisions about your roof and protect your investment.

Safety First: Roof and Ladder Safety Warnings

Inspecting your roof can be risky, especially with pitched surfaces and ladder use. Always prioritize safety with these guidelines:

- **Avoid Climbing If Unsure:** Pitched roofs are dangerous, especially if you're inexperienced. If in doubt, call a professional. Even a small fall can result in severe injury.
- **Ladder Safety Tips:** Make sure your ladder is placed on stable, flat ground. The base should be at least 1/4 the working height away from the building to ensure a proper angle. Always secure the top and use a stabilizer for extra grip. Do not climb near overhead wires; carrying metal ladders around overhead wiring can be dangerous. If in doubt, call a professional.
- **Weather Conditions:** Only inspect your roof when it's dry. Wet shingles can be very slippery, and wind can make ladders unstable. If in doubt, call a professional.

Asphalt Shingle Roof Inspection Checklist

Use this checklist as a quick reference to identify potential roofing issues:

- **Shingle Condition:** Look for curling, cracking, or missing shingles. Damaged or missing shingles can lead to leaks and further damage if not repaired. Do not walk on a roof with curling, cracking, or deteriorated shingles.
- **Granule Loss:** Inspect your gutters or the ground around the roof (at the openings of gutter downspouts) for shingle granules. Heavy granule loss is a sign that the shingles are aging and losing their protective capabilities. The granules look like fine colored sand.
- **Flashings:** Ensure flashings around chimneys, vents, and skylights are intact and properly sealed. This can be hard to detect from the ground and is best left to a roofing contractor if you lack experience with flashing components.

- **Algae or Moss Growth:** Watch for dark streaks (algae) or green patches (moss). Both can damage shingles over time if not addressed. Hire experienced contractors for cleaning, and ask the contractor to warrant their work.
- **Sagging Areas:** Noticeable dips in the roof could indicate structural problems that need urgent attention. Do not walk on dips and sags. Tip: To see dips, look at the roof from the ground, aligning your sight so you are viewing the surface of the roof. You may need to move toward or away from the roof to confirm its flatness. Report dips and sags to your roofing contractor.

Engaging a Roofing Contractor: How to Hire & Sample Agreement Language

Hiring a qualified contractor is crucial for a successful roofing project. Here's how to ensure you find the right one:

- **Check Credentials:** Ensure the contractor is licensed, insured, and bonded. Request proof before agreeing to any work.
- **Get References:** Ask for at least three references from recent customers. A reputable contractor will have no issue providing them.
- **Compare Quotes:** Obtain multiple quotes to compare pricing and services. Avoid any deal that seems "too good to be true."
- **Sample Contract Agreement Language:**
 - The contractor agrees to furnish all labor, materials, tools, and equipment necessary to complete the roofing work described. Describe the color, model/type of roofing material, flashings, and underlayment type. All work will be completed in compliance with local building codes, and the contractor will obtain all necessary permits before starting the job. The contractor agrees to protect surrounding areas from damage by delivery vehicles, including driveways and sidewalks. Protect installed gutters and discuss debris cleanup following the completion of the project. The contractor agrees to protect the building during tearoff during inclement weather, vehicle parking, bathroom facilities, start and stop times, and rules for loud music or unnecessary noise from workers.
- **Timeline and Payment Terms:** The contract should include an estimated timeline and payment schedule. Never prepay for work on your home. Discuss how extra materials left over are to be credited during payment.
- **Legal and Permitting:** Permit cards or signage should be appropriately posted on site. Photo municipal inspector signatures for safekeeping. Don't make payment without the municipality's signoff.

Left Over Materials

- Shingles: Store leftover shingles in a dry place for future repairs. They can be helpful for minor fixes or if any shingles get damaged.
- Pneumatic Gun Nails: Keep extra nails in a secure container. They can be used for other roofing-related repairs.
- Underlayment Rolls: Save leftover rolls of underlayment for future patch jobs or minor repairs.
- Store all products in a dry area to prevent moisture damage, or return them for credit.

Insurance Claims Tips

If you need to make an insurance claim due to roof damage, follow these guidelines to navigate the process smoothly:

- Document Everything: Take photos or videos of the damage as soon as possible. This documentation will help support your claim. Set your camera to show the date stamp on the image. Most roofing manufacturers warranty their products, so contact the manufacturer to notify them of the new installation and confirm their warranty start date.
- Get a Professional Inspection: It's best to have a building consultant or certified roofing contractor assess roof shingle damage and provide a written report. A hail damage report should include annotated photos of the damaged area with estimated hail size.
- Permitting & Code Compliance: Ensure your roofing project includes permits and post-roofing compliance inspections for fasteners, flashing, or other components. Insurance may not cover work that isn't permitted or up to code.
- Protecting Gutters & CleanUp: Confirm that your contractor will protect gutters from damage during roof access and replace any damaged ones. Ensure all debris, nails, and old shingles are cleaned up thoroughly to keep your property safe and tidy.

Protecting Your Investment

- Regular Maintenance: Asphalt roofing can last up to 30 (or more) years, depending on your climate, type, and style. Schedule routine roof maintenance and gutter cleaning, especially after storms or during seasonal changes. Preventative care can protect you from more significant issues later. Look for collecting leaves and limb debris. Tip: Point a leaf blower at the roof's edge to dislodge stubborn debris.
- Detailed Records: Keep detailed records of inspections, repairs, and insurance claims. This documentation is helpful for future maintenance or when selling your home. Emphasize new roof warranty information in your seller's package.

Sample Questions to Ask a Roofing Contractor

- Are you licensed, insured, and bonded?
- How long have you been in business?
- What type of payment do you accept?
- Can you provide references?
- What is the warranty on the materials and labor?
- Did you contact the roof manufacturer to enact the warranty period/date?
- Will you handle the permits and code compliance?

Summary

Roofing can be tricky, but by taking your time and following these guidelines, you can ensure that your roof is in good condition and that a reliable professional handles any necessary work. Always be cautious of safety hazards and consult a professional, especially when dealing with heights or evaluating potential roof damage.

Use the guide to help you protect your most valuable asset—your home.