

Roof



Equipment Description

The roof consists of more than just the covering, such as the shingles, tiles, or metal. The roof has an underlayment, sheathing, support structure, ventilation system and, in some cases, insulation. A properly designed, installed and maintained roof will protect a home from the elements and can improve the energy performance of the structure. An improperly ventilated roof can have a negative impact on energy efficiency, especially in cases where the Heating, Ventilation and Air Conditioning (HVAC) ducts are located in attics. Poor ventilation can also result in moisture problems which can compromise the attic insulation, lead to mold growth, deteriorate the support structure, and shorten the life of the roof.

Loss Scenario

Damaged shingles or flashing can result in water leaks into the roof structure itself or into ceiling and walls of the rooms below. This can cause extensive damage, lead to mold and mildew growth, and require repair or replacement of ceilings, walls, and/or portions of the roof. Damaged shingles and flashing should be repaired immediately to minimize immediate and longer term damage.

Energy Impact

Much of a home's heating could be escaping through the roof. In the winter, over 60 percent of structural heat loss occurs through the roof and attic. In summer, heat captured by the roof can increase cooling costs. The U.S. Environmental Protection Agency (EPA) estimates that building owners can save 20 percent or more on annual cooling energy costs by using proper roof construction and ventilation.

Maintenance Tips

- Properly remove any moss and/or mold growth to prevent damage to shingles.
- Keep gutters and roof surfaces clear of leaves and debris.
- Keep tree branches and bushes trimmed back and away from the roof.
- Fix any damaged or loose flashing.
- Keep roof ventilation system unobstructed and working properly.

Loss Prevention Tips

- Limit walking on a roof to avoid damaging the surface.
- To reduce penetrations through the roof, do not mount equipment, such as satellite TV dishes, or antennas to the roof when possible.
- Do not use chemicals, salts or abrasive to clean the roof or reduce ice build-up.
- Inspect underside of roof for evidence of leaks or moisture problems (where possible).
- Visually inspect the roof for damage and evaluate the general condition.
 - Look for damaged, warped, cracked or missing shingles.
 - Look for discoloration, bulging and depressions.
- Excessive granules from asphalt shingles in the gutters or bottom of downspouts may indicate potential future problems.