



VOLUME IV

Even With Homeowners Insurance, Regular Roof Maintenance Is Key

By Shamontiel L. Vaughn



For a sizable amount of homeowners, having enough cash on hand to buy a home outright is rare. This means a mortgage is a given. Even during a worldwide health pandemic, **Experian** confirms mortgage debt rose to more than \$10.3 trillion in the third quarter of 2020.

But buying a home via mortgage loan has its disadvantages, primarily having to play by the mortgage company's rules. And one of those rules is often a requirement for homeowners insurance until the home is paid off.

Unfortunately, Florida and Texas pay higher homeowners insurance rates than most of the United States— along with Louisiana, Oklahoma and Rhode Island, according to **Policy Genius**. Still, this may seem like a reasonable investment for the financial safety, comfort and maintenance of a residence.

But like auto insurance and health insurance, the fingerprint on what's covered is frequently overlooked until something goes wrong—property damage and roof

maintenance included. Whether choosing a lesser known company or one of the **top-10 homeowners insurance companies**, insurers have their own bottom line and can be a hassle when it comes to coverage.

Here's what homeowners need to know ahead of time about roof repair coverage via insurance companies and what maintenance they should become savvy at no matter what.

Why All Roof Repair Damage Isn't Created Equal

Texas was hit hard by Winter Storm Uri, resulting in 456,531 insurance claims as of March 31, 2021. And, according to **Insurance Journal**, the bulk of the claims are for damage to residential properties (81.5%) versus commercial property loss. Texans remember dealing with sub-freezing temperatures, ice and snow from Feb. 11 through Feb. 19, along with power outages.

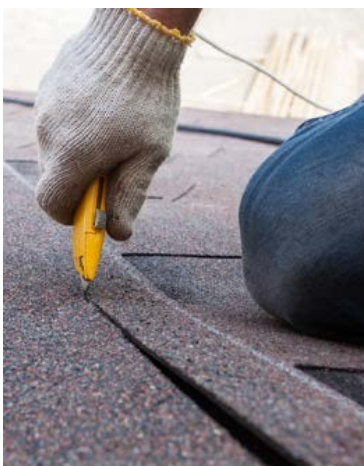
"People still have tons of claims that are not settled," said Radek Swiecicki, a project manager for **McKinley Roofing Company**.

"Since winter, there have been lots of people still living in hotels. In northern states like Illinois, we hire an engineer and create a moisture map. We present those to insurance companies, and we've settled tons of claims that way."

"Moisture inspections can be done everywhere," Swiecicki continued. "With a spot moisture inspection, I look to see what needs to be done. If we decide that the roof is wet in many places, then we send an engineer and he prepares the exact moisture map, a picture of the entire roof divided by 3x3 squares."

"He puts the moisture meter into each of those squares, and he creates a map of the moisture that is underneath the roofing system. This is helpful because if you want to replace the roof, for example, and you have all these spots where insulation is wet, we can only replace insulation in those areas and put a new roof on top. That saves a lot of money."

Moisture map or not, the ultimate payout for Texan claimants is guesstimated to be \$8.2 billion. But insurers have to be qualified for these funds in order to be eligible to receive a dime. On the surface, something as easily identifiable as a leaking roof can be blamed on an act of nature or weather damage—unless it's not.



Let's say the homeowner files a claim in hopes that the insurance company will cover the costs of the property damage. The insurance company records the claim, then comes out and takes drone pictures of the roof damage. A roof engineer is then called to the property to also investigate the roof damage.

Upon further inspection, the roof engineer concludes that the damage is from wear, tear and deterioration. The insurance company then concludes that the water pooling could've been happening over time instead of an isolated incident.

Top insurance companies like Travelers Insurance (**ranked number three in a**

recent Forbes list), confirms in their exclusions: “We will not pay for loss or damage caused by or resulting from any of the following: (1) Wear and tear; (2) Rust, corrosion, fungus, decay, deterioration, wet or dry rot, mold, hidden or latent defect or any quality in property that causes it to damage or destroy itself.”

If the homeowner disagrees with this analysis and still believes the water pooling is from an isolated incident like weather damage, it’s on that person (or a public adjuster, if hired) to be able to prove recent roof maintenance was completed and there was no water pooling before then. But if regular roof repair work was not done by the homeowner, a claim like this comes down to the homeowner’s opinion versus the insurance company.

“Insurance companies have a right to send their engineer to inspect the property,” Swiecicki said. “But it’s best for property owners to have someone on their side as well, whether you have a public adjuster or engineer of your own. When insurance companies send their engineer, then pretty much you’re relying on their opinion, which is usually on the side of the insurance company. Not on your side.”

Additionally, insurance companies can patiently wait until homeowners can prove they’re not at fault. But the homeowner needs to get this roof fixed sooner rather than later. Could the insurance company lose business because of this claim? Yes.

But if the next **insurance company** has the same policy, then it’s up to the homeowner to play harder and smarter. Knowing that homeowners **insurance** simply won’t automatically cover major repairs like roof damage, this is yet another reason homeowners should prioritize roof maintenance ahead of time.

Making Roof Maintenance and Repairs a Priority

Roof repairs are a pretty large and expensive job, so taking on any roof maintenance task as a do-it-yourself (DIY) job has its risks. If a homeowner decides to take on maintenance and it’s confirmed as faulty, inadequate or defective, any indirect or direct payment can also be declined.

Faulty, inadequate or defective work can fall under the following:

- Design specifications, workmanship, repair, construction, renovation, remodeling, grading or compaction;
- Materials used in repair, construction, renovation or remodeling (of part or all of any property on or off the described premises);
- Maintenance of part or all of any property on or off the described premises.

For these reasons, hiring an experienced professional for roof maintenance is arguably the best way to go—unless the homeowner is fairly confident in someone with lesser credentials doing the same quality work. Some jobs are simple enough, such as cleaning gutters.



“If the roof is not high or steep, I believe homeowners of single-family homes should clean their own gutters if they want to save money,” Swiecicki said. “When I used to work in South Florida between 2002 to 2005, there weren’t many roofs that had gutters. However, [for those that do], whether I cleaned the gutters or they did, we’ll probably do the same job. There’s not much that can go wrong. But for bigger commercial properties, or multi-unit properties, professionals may notice lots of things that homeowners just wouldn’t notice.”

a child's sandbox scooper) and a garden hose. If gutter cleaning isn't done once or twice each year, gutters can fill with debris, leaves and sticks, leading to water collecting on the roof and risks of ice dams during **unseasonably cold weather**.



"When it comes to ice dam removal, people have used salt, hot water and chemicals," Swiecicki said. "That may damage the roof, and the insurance company may say 'no, you didn't use the proper equipment to remove your ice dam. Therefore, you damaged your roof.'"

While Florida and Texas don't have the continuous cold-weather conditions of northern states, climate change has made it so that the Sunshine State and the Lone Star State are experiencing **unseasonably cooler weather** than usual. And preventative maintenance helps avoid the "what ifs" instead of the "not likelys" that may come in handy when the insurance company won't help.

Schedule of Regular Roof Preventative Maintenance

Keep these tips in mind for proper maintenance and repair, according to Swiecicki, to help avoid problems with an insurance company later:

- **Secure all openings.**

"If you have a flat roof, there's lots of openings like chimneys and pipes that are coming from bathrooms and kitchens.

Those need to be secured. Roof maintenance inspectors should check for wet insulation underneath, and then have someone show up twice a year to make sure all the openings are still sealed."

- **Not all contractors are one-size-fits-all jobs.**

"Sometimes you have a contractor that may not install materials or insulation properly. HVAC [heating, ventilation and air conditioning] **people may install chimneys on the roof**, and they're not going to do it the proper way like a roofer would."

- **Make the best use of technology for roof repairs.**



“If you know you have a leak around the opening on the roof and it’s obvious, just go ahead and do it. But if you patch something, it’s going to be good for one year— maybe. Then next year, you’re going to have the same issue. It’s good to have a professional not only look at the roof, but use some technology to see what’s under the roofing system as well. That helps a lot in the process of making the right decision. It’s not always necessary to remove or replace the roof. Partial replacement and installing second layers are a gray area that can be resolved with a professional. Clay and tile roofs cannot have a second layer, though.”

- **Be aware of deterioration in roofs that are more than 10 years old.**

“Heating cables solve some issues for winter storms. Texas also deals with hail storms, but that’s usually covered by insurance companies. But this also brings up another reason to have a public adjuster. You don’t want homeowners and insurance adjusters arguing about what’s hail and what’s deterioration. For homeowners with old roofing systems and a modified bitumen roof, that’s only good for like 12 to 15 years. When people overlook that period of time, there may be too much deterioration to install a second layer or do partial replacements. Instead, they have to replace the entire roof. Every 10 years, you should have someone do the maintenance for you, including looking at tuckpointing.”

Whether a homeowner is a DIY pro, feels more comfortable relying on public adjusters or looks to their contractors to handle all roofing needs, knowing what the insurance companies cover and what it doesn’t is one of the best ways to understand what they’ll be financially responsible for later. And better understanding one’s own roof will make it that much easier to know what work needs to be done.

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