



# The No-Surprises Roofing Guide

Damage, decisions, and replacement—made simple.

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**OPEN 24/7**

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**Provided by Your Local Roofing Experts**

[www.PreferredRoofing.org](http://www.PreferredRoofing.org) | (334) 748-ROOF

*Serving Auburn, Opelika, Dadeville, Alex City, Phenix City, and surrounding Alabama Communities*

# How to Use This Guide

This guide is designed as a collection of homeowner-friendly articles you can read in order or jump into as needed. Each chapter includes:

- What to look for (and what to ignore)
- The “why” behind common roofing recommendations
- Practical next steps to reduce surprises and protect your home

## Safety Disclaimer

This guide is intended for ground-level and interior-only checks. Do not climb on your roof. Roof surfaces can be slippery and fragile, and falls are a leading cause of serious injury.

## About Preferred Roofing

Preferred Roofing helps homeowners make confident roof decisions with clear communication, documented inspections, and quality installations—typically specializing in asphalt shingle systems, with financing options available.

We are a Christian-owned, family business that’s been part of this community for decades. We treat every home like it’s our own family’s sanctuary.

**Ready for answers?**

Get your free instant quote today!

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Roofing Done Right, Right Here in Alabama.

# How to Spot Roof Damage *(without Climbing a Ladder)*

Roof problems rarely start as dramatic disasters. Most begin as small failures around penetrations, flashing, edges, or aging materials—then show up later as stains, smells, or higher repair costs.

## What You Can Safely Check

### From the ground (walk the perimeter):

- **Shingles:** Look for lifted, missing, curled, or cracked areas.
- **Dark patches:** These look like “shadows” and can indicate granule loss, algae, or worn surfaces.
- Exposed nails
- **Sagging areas:** Look along roof lines (subtle dips are worth documenting).
- **Gutters:** Check for shingle granules that look like coarse sand.

### From inside (attic or top-floor):

- Stains, bubbling paint, peeling drywall.
- Musty odors or visible mold spots (especially after rain).
- Damp insulation or wet wood.
- Daylight visible through roof decking (a strong signal to call a pro).

### The “Hotspot” Areas

Even a roof that “looks fine” from the street can fail at chimneys, valleys (where two slopes meet), plumbing vents, skylights, and eaves.

## Urgent vs. Monitor-Only

### Call Soon (Within Days)

- New or growing ceiling stains
- Wet attic decking
- Missing shingles or visible flashing gaps

### Monitor & Document

- Minor granules in gutters
- Light discoloration
- Small debris in valleys

# After a Storm: A Practical Checklist

Storms create high anxiety and urgency. Your goal in the first 48 hours is simple: document, prevent further damage safely, and avoid mistakes.

## Step 1: Document What Happened

- Write down the date and approximate time of the storm.
- Keep screenshots of local storm alerts if available.
- Take ground-level photos around your home:
  - Roof line from multiple angles
  - Gutters/downspouts
  - Fallen shingles or debris

## Step 2: Look for Exterior Signs

Look for shingles on the ground, bent flashing, heavy granule loss in downspouts (not definitive proof of roof damage, but a useful data point).

## Step 3: Look for Interior Signs

Check for stains, drips, damp attic decking, or musty odors after rain.

### Avoid These Mistakes

- Do not climb on the roof (especially after storms).
- Avoid “quick patch” solutions that hide the problem.
- Be cautious about signing contracts with vague scope on the spot.
- Never agree to “free roof” tactics—these often create legal headaches.

### Need a Second Opinion?

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# Insurance Claims & Adjusters

Even if your primary focus is home replacement (not claims), homeowners still ask insurance questions. Here is a clear, non-alarming overview.

## Key Insurance Terms (Plain English)

**Deductible:**

Your out-of-pocket portion.

**Replacement Cost vs. Actual Cash Value:**

Some policies pay full replacement cost; others factor depreciation.

**Scope of Work:**

The line-by-line list of what insurance believes is required.

**Supplement:**

Additional items that are necessary but missing from the initial scope.

**RCV (Recoverable) vs. ACV (Actual):**

All insurance companies depreciate roofs. With RCV, you get depreciation back after the job is complete. With ACV, you do not get depreciation back.

## What to Do If You Suspect Damage

1. Get a professional inspection with photos and documentation.
2. If damage is confirmed, file a claim with your insurer.
3. Meet the adjuster prepared with photos and your inspection report.

### Red Flags to Avoid

- Anyone promising they can “waive your deductible”.
- Vague or verbal-only scopes.
- High-pressure “sign today” tactics.

Even if you don't need insurance help,  
you can start with a clear plan:

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# Repair vs. Replace

Most homeowners want the same outcome: solve the problem without overpaying. The repair vs. replace decision gets easier when you evaluate the “system,” not just one visible symptom.

## Repairs Often Make Sense When:

- Damage is isolated (small area, few shingles).
- The rest of the roof is performing well.
- There are no repeated interior leak symptoms.
- The roof isn't near the end of its functional life.

## Replacement Often Makes Sense When:

- Damage is widespread.
- Repairs are becoming repetitive (multiple leaks).
- Shingles show broad aging: curling, cracking, granule loss.
- You're planning to sell and want fewer inspection issues.
- You want to upgrade your roof system.

### The Hidden Driver: Ventilation

Homeowners often think a roof is “just shingles.” In practice, the roof performs as a system including decking, ventilation, underlayment, and flashing. If moisture isn't managed properly, even premium materials won't perform as expected.

Not sure which side you're on? Start with a baseline:

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# Choosing Roof Colors

Roof color feels like a style choice, but it affects your home's overall balance more than most people expect. The right approach is to coordinate with the things you can't easily change

## Step 1: Identify “Fixed” Elements

- Brick/stone undertone (warm vs. cool).
- Siding color and texture.
- Trim, fascia, shutters, and garage door color.
- Nearby hardscape: driveway, walkway stone.

## Step 2: Choose a Color Family

- **Dark Colots/Charcoal Gray:** Versatile, timeless.
- **Medium Grays:** Balanced, works with many palettes.
- **Weathered Wood:** Best with warm brick/stone.

**Not sure what would look good?** Try using the [GAF Home Remodler!](#) Just upload a picture of your home to simulate different roof colors that suit your home's style.

## Step 3: Avoid Common Pitfalls

- Going too dark without considering overall contrast.
- Selecting a trendy color that clashes with permanent elements.
- Not considering HOA rules early

### HOA Tips

Before you fall in love with a color, request the HOA's approved list.

Want to see pricing and options together?

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# What to Expect During Replacement

Roof replacements don't have to feel chaotic when you know what's coming.

## Typical Workflow

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1. Scheduling and material ordering.
2. Delivery (shingles, dump trailer).
3. Tear-off and decking evaluation.
4. Underlayment + flashing + waterproofing.
5. Installation.
6. Cleanup + magnetic nail sweep.
7. Final walkthrough.

## Homeowner Prep (Day Before)

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- Move vehicles away from driveway.
- Remove fragile items from walls (vibration happens).
- Protect attic items with a light cover.
- Plan for pets (noise can be stressful).

## Noise & Cleanup

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Expect noise and footsteps. A professional job should include thorough debris removal and a magnetic sweep (ideally a second pass).

Understand your scope and options before scheduling.

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# How to Choose a Roofer

Preferred Roofing works with asphalt. The right choice depends on goals, budget, and how long you plan to stay in the home.

## Questions to Ask

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- Are you licensed and insured (proof available)?
- Will you provide a written scope of work?
- Who will manage the project day-to-day?
- How will you protect landscaping?
- What does cleanup include?
- What warranties apply?
- How do you handle decking issues if found?
- What is the payment schedule?

### Red Flags

- Vague estimates (“we’ll take care of it”).
- Pressure to sign immediately.
- No clear warranty details.
- No photo documentation.
- “Too good to be true” pricing with unclear scope.

A smart first step is a clear starting number and options:

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# Warranties & Financing

## Warranties: Two Types

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### **Manufacturer Warranty:**

Typically covers material defects (terms vary).

### **Workmanship Warranty:**

Covers installation-related issues (terms vary).

### **Ask:**

- What is covered, and for how long?
- What voids coverage? (storm damage)
- Will I receive paperwork after completion? (PDFs)

## Financing

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Financing can help homeowners act sooner to prevent damage escalation, choose the system that fits long-term goals, and avoid “band-aid” repairs. It’s important to act fast to maintain the safety of your home. So use our money, not yours! Get a new roof now and pay later.

A reputable contractor will explain financing clearly and transparently—no surprises, no hidden fees in the scope.

Want a fast estimate and options?

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# A Simple Roof Maintenance Plan

Most roof issues are preventable or containable when caught early.

## Spring

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- Check gutters for granules.
- Walk perimeter for lifted shingles.
- Check attic for dampness.

## Summer

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- Trim branches.
- Watch for sagging gutters.
- Monitor ventilation/heat.

## Fall

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- Clean gutters and valleys.
- Look for flashing separation.
- Schedule inspection if concerned.

## Winter

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- Watch for ice problems.
- Check for interior moisture.

If anything looks questionable, don't guess.

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