

Repair or Replace?

Deciding whether to repair or replace your roof is not as simple as it sounds. If you have a slate, clay, or shake roof, paying for repairs is an unfortunate and cyclical reality.

The truth is there isn't a one-size-fits-all solution to the question. A couple of determining factors have to be thought about to dictate the best path forward.

Cause of Damages

What kind of damage has the roof sustained? Is this a slate roof with cumulative years of wear and tear? Have people been walking on your tile roof to check your chimney or install Christmas lights? Are critters eating away at your lead flashings and burying themselves into the attic? Or has a recent weather event taken place such as a big freeze, hail, high wind, or a tree falling? Until the cause can be identified, there is no way to answer whether a repair or replacement should be pursued. To answer these questions, a professional roofer specializing in your roof's specific system should come inspect the roof to determine the cause of the damages. In the above listed hypotheticals, cumulative damage, breakage from foot traffic, and critter caused issues all ought to be addressed via repair processes.

Weather related damages don't necessarily entail replacements either, however.

Threshold of Damages

In many places such as DFW, hail and high wind is not an anomaly, rather, it is the norm. While not all storms are created equal, there are some general guidelines for the threshold of damage needed to **potentially** imply pursuing a replacement. Typically, slate, tile or shake roofs, hail needs to be a minimum of 1 inch in diameter. However, this can ebb and flow with the velocity at which the hail hit the roof. Wind over 40-50mph typically can cause issues for

designer systems, however, pre existing issues such as loose slates or tiles can augment the threat of wind.

Repair Methods

Even with identified storm damage, one might ask why it's not better still to do repair work. The answer to this question is best answered with some feet attached to the supposed scenario. If a slate roof for example has sustained damage due to hail from a recent storm (typically the past 2 years), the nature of slate is that it is blind nailed from top to bottom. Thus, the slate that is broken cannot be "properly" nailed back in and repaired to the quality which it once was. The most common method of repair for a damaged or missing slate is a copper hanger.¹ This repair is simply a temporary fix, but the best possible due to slate's installation process.

As a general rule of thumb...if 20-percent or more of the slate shingles on a roof are broken, cracked, missing, sliding out of position, severely delaminated, or suffering from inappropriate past repairs (e.g., face nailed, undersized), then it is often more practical and cost effective to replace the roof than to attempt individual repairs.²

Insurance & Math

Insurance companies, however, are unable to pay for these types of repairs as it is within your policy that the roof must be brought back to pre storm condition. Sometimes this results in partial slope repairs, or full slope repairs, but if the damage is littered through the entirety of the roof it can result in full replacements.

Assuming your slate, tile or shake roof has storms that match the minimal thresholds and has damage correlating with those storms it may make sense to file a claim and pursue a replacement, either of full slopes or even a full replacement. Yet, the last factor to consider is the math of the situation. Knowing now that the repair is only a temporary solution (typically 1-2 year

¹ See Slate Page

² [NSA: Slate Roof Condition Technical Bulletin #7](#)

longevity), the total quantity of repairs and their cost needs to be considered against one's hail and wind deductible for the roof. Typically, the deductible is 1% of the insured home value. Yet, while uncommon, some homes have 2% or 5% and others have deductible caps around 5k or 10k.

Conclusion

In short, a contractor with specialty knowledge in these roofing systems should be able to discern the necessary details in order to guide you appropriately. If your roof has damage caused by a storm within the last two years, meets the minimum standards, would imply lots of repairs (which are temporary), and the aggregated cost over time is remotely close to that of your deductible, it most likely makes sense to pursue a replacement.

As you can see, more goes into the repair vs replace question than a simple yes or no. That is why we at Priority Roofing specialize in not only the product but also the process. Dedication to the pertinent information, delivered honestly and with the homeowners best interest in mind is what we strive to offer each and every opportunity we get.