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Roof Life Expectancy

How long does a roof covering last? The useful lifespan of a roof covering can vary dramatically. Here are some of the factors that can affect its lifespan:

- Roof covering material itself (thickness, resistance to bio growth such as lichen, etc.)
- Installation quality, and number of layers

Color -- generally, a lighter material lasts longer, though some newer shingle products available in darker colors have special reflective granules that are designed to reduce heat absorption and may help the roof covering last longer. Keep in mind there may be a ["heat penalty"](#) for a lighter or more reflective shingle -- that is, heating costs may increase as the house is not warmed as much by the sun. Cooling costs may be reduced.

- Roof slope (both very steep and very shallow roof slopes can increase wear and tear)

- Other aspects of roof design, such as complex roof lines, penetrations in valleys, snow traps, or areas not visible from the ground so that damage goes undetected

- Weather, and local conditions of wind exposure, tree cover, etc.

- Maintenance

- Attic ventilation

Here are some examples of mostly or completely hidden conditions that can cause a roof to leak or fail sooner than expected:

- Overdriven or underdriven nails
- High nailing (where the nail was placed too high to catch the top edge of the shingle underneath)
- Missing or poorly installed underlayment
- Missing or poorly installed flashings
- Missing, not updated, or poorly installed insulation and/or ventilation

Most of these are also examples of faulty installation that can void the manufacturer's warranty.

Roofing warranties and homeowner's insurance may or may not cover you for a particular case of roof failure, and may or may not pay the full cost of repairs or replacement if covered. It is important to research the presence or absence of a roofing warranty, and the details of coverage at each stage of the roof's lifespan. If no documentation of the roof installation is available -- that is, if you cannot prove when it was installed and by whom, and what specific roofing product was used -- then functionally there is no warranty. If a warranty exists, store all warranty paperwork safely with your important records of the home.

It is also important to shop carefully for homeowner's insurance and to read and understand its provisions. Be aware that some insurance carriers may send an adjuster out to look at the roof after your insurance goes into effect, and may then require immediate roof repairs or replacement at your expense for continued coverage. I have seen this happen a few weeks after the closing.

The home inspection includes a visual and non-destructive evaluation of the roof covering and may be further limited by lack of access. In cases where you are not fully confident of coverage for any roofing issues that may arise, and/or where access for roof inspection was limited during the home inspection, it would be prudent to arrange for a full roof evaluation by a qualified roofing contractor and/or a representative of the roofing manufacturer during the inspection period.