

Does your roof need to be repaired or replaced?



Do you know how old your roof is or what condition it's in? Taking the time to [conduct simple checks](#) in key areas can help you identify when it's time to call in reinforcements. Follow our roof maintenance tips and learn what to look for when it comes to roof damage, aging, and necessary repairs.

Look for these warning signs from the street or yard:

- Shingles that do not lay flat, but instead curl or buckle
- A roof that looks old or irregular
- Black spots or lines on the roof. These spots and lines are most likely from algae.
- A sagging roof that can be seen from the street or from inside the attic
- Missing or shifted shingles

Look for these warning signs on a ladder (or have a professional do a full inspection):

- Shingle granules in the gutter. These are the rough, grainy parts of the shingle.
- Bald spots on the shingles where granules have worn away
- Cracks in the shingles

- Crumbling shingles
- Chimney flashing (the area that connects the chimney to the roof) that's made of tar or roof cement instead of metal
- Moss on or between the shingles
- Leaking roof valleys. These are the places where two roof slopes come together.

Look for these warning signs in the attic:

- Improper ventilation from appliances and bathroom vents. The vents should not expel into your attic.
- You never want to see light through the roof boards.
- [Moisture in the insulation](#)
- Wet or damp spots on roof boards, supporting beams, or the attic floor
- Dark marks on the roof boards
- Mold or fungus

Look out for these additional factors:

- The typical shingled roof should last 20-25 years.
- Neighbors who are reroofing. As a general rule, you can assume your houses were built around the same time, as long as they aren't newly constructed.
- [Harsh climate or environment](#)

A well-maintained roof protects your home, family, and possessions, and these roof maintenance tips will help you know when it's time to take action. When it comes to more intensive roof inspections and repairs, licensed professionals are always preferred. Just be sure to check their credentials and reviews first.

For even more peace of mind, talk to a [local, independent agent](#) about comprehensive coverage today.

This content was developed for general informational purposes only. While we strive to keep the information relevant and up to date, we make no guarantees or warranties regarding the completeness, accuracy, or reliability of the information, products, services, or graphics contained within the blog. The blog content is not intended to serve as professional or expert advice for your insurance needs. Contact your local, independent insurance agent for coverage advice and policy services.