

## Roofing Remedies During the “Slower” Times

by Giovanni Rueda, iRoof

I don't know anyone who hasn't been effected by the economic slowdown of late. I look at it as an opportunity to re-examine the ways we're spending money. No matter whether the economic surroundings are good or bad, our roofs must be cared for as one of our primary assets.

That said, here are some ways in which we can "choke up on the bat" when money isn't as accessible as we would like-

### 1. Short-term damage control

You'd be amazed by the number of homeowners who basically "give up" after they see some water damage. They tend to think that some water damage isn't a "big deal", and if there's any, then a service professional will take care of it.

Well, there's is a big difference between some water leaking through the roof after a storm and several months of ignoring the issue. And when I say "big difference", I mean in thousands of dollars of damage. In the event that Mother Nature gets through your home's chief line of defense (roof), it's up to you to minimize further damage.

Roofing contractors tend to get a lot of calls after storms and may not be able to get to your situation immediately. Nonetheless, we recommend that you not try and do any repairs to the house unless and until the weather is clear. Not only is it unsafe to get on the roof during inclement or even marginal weather, but more damage seems to be done on wet roofs than dry ones.

We advise that you focus on containing the water progress and minimizing the water damage inside the house any way you can. This includes everything from buckets to pots/pans to plastic sheets towels to fans.

Anything to stop the progress and reduce moisture for when the area is repaired...whether it be next week or months down the line.

### 2. Inquire about your insurance coverage

I don't mean to encourage you to run to your insurance company every time there's a problem. But in the event that there is damage that should be covered by your policy, you want to know all the conditions.

The worst case scenario are homeowners who are strapped for cash, experience significant water damage, then scrimp to pay for repairs...then later realizing that their insurance policy would have covered most or all of it.

Find out what your policy covers. The insurance policy was created to help you in tight situations.

### 3. Do-it-yourself

With the proliferation of information through home-improvement books, publications and internet content, do-it-yourself maintenance is a widely accepted option. Basic maintenance includes making sure the shingles are secured and that there are no leaks in and around vents and flashes.

There are sealants you can buy at the home improvement store and with the help of a friend or neighbor to hold the ladder, you can make these relatively simple repairs.

But this isn't an option for everybody. Some prefer public speaking to climbing up on a roof. I've seen the bravest of men turn white at the possibility of climbing the ladder. If you find yourself in that category, then I recommend that you find a service technician to help.

### 4. Maintenance instead of new

The truth of the matter is that even with some leakage, you probably don't need a new roof. In fact, the problem could be as simple as adding a couple nails.

Roofers are very reasonable and it could cost you \$150 or so to make minor repairs and prolong your roof for another 2-3 years. The problem is when roofs get pretty old and you get to repairing previous repairs. That's when you're probably looking at having to replace.

### 5. Research on available payment options

Roofing companies today understand the tougher economic situation we find ourselves in and are more apt to offer financial terms today. Some even offer financing without any interest!

Do some research on some of these options. My guess is that you'll be pleasantly surprised at what you find.

Many homeowners have misconceptions in the marketplace about roofing costs. With insurance, home maintenance, and available payment options, roofing maintenance and replacement can be affordable and work within the confines of most budgets.