

Residential Metal Roofing

PREPARING FOR A NEW ROOF



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Introduction

PREPARING FOR A NEW ROOF: MRA BUYER'S GUIDE



Getting a new roof is a major home improvement project—and a little preparation can go a long way in making the process smoother, safer, and more efficient. From the first delivery of materials to the final installation, knowing what to expect helps you protect your property, minimize disruptions, and feel confident every step of the way.

Before work begins, it's important to take a few simple steps around your home. Clearing driveways, patios, and yard spaces gives your contractor room to work and helps prevent accidental damage. Inside, removing fragile items from walls and securing valuables can reduce the risk of vibration-related issues during installation.

You'll also want to plan for some temporary inconveniences. Roofing projects can be noisy, and access to certain areas of your home may be limited while work is underway. Making arrangements for pets, children, or working from home can help keep everyone comfortable during the process.

Choosing a qualified contractor and confirming project details in advance—such as timelines, materials, and cleanup procedures—can further reduce surprises and keep everything on track.

With the right preparation, a new roof doesn't have to feel overwhelming. Instead, it can be a well-managed project that leaves you with lasting protection and peace of mind for years to come.

And most importantly - do your research!

Here's what to know before you get started.

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Section 1

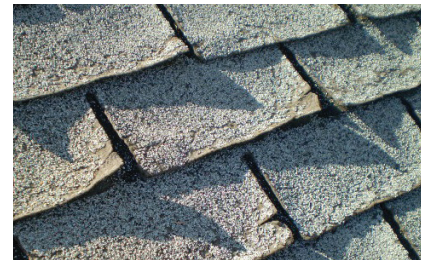
IS IT TIME FOR A NEW ROOF?

Re-roofing your home can be a big decision, both financially and from a timing perspective. If you wait too long, you'll cause more harm than good.

A failing roof can mean water leaks, mold and additional damage to the interior of your home. Financially, putting on a new roof typically means a large outlay of funds or a newly acquired loan...neither of which is very appealing to homeowners. So, it comes as no surprise that, for most people, re-roofing your home can be a stressful yet unavoidable aspect of home ownership.

So how do you know when it's time to put on a new roof? Here are a few signs that it may be time to consider re-roofing your home...

- Missing or loose roofing material...this includes either a large quantity of missing material or a re-occurring issue that has to be addressed frequently.
- Damaged roofing material which may include curling, cracking, blistering, staining, or breakage...anything that visually indicates the material is reaching the end of its life.
- A sagging roof...this could indicate your roof is weak and deteriorating, it was improperly installed, or that it might be supporting too much weight.
- With asphalt roofing, when there are large amounts of granules in your gutters, downspouts or anywhere there is water run-off from the roof. Shingles typically lose more and more granules as they age, leaving the shingle unprotected. Over time the shingles become brittle and fail, allowing water to enter your home.
- Exposed or loose nail heads which could mean increased susceptibility to water penetration and potential leaks in the roof.
- Any water damage inside your home or attic may indicate that your roof has deteriorated. This increases the chance of mold and mildew growth which can result from inadequate roof ventilation.
- Missing or damaged flashings, curbs or roof jacks increase the opportunity for water to leak into your home.
- If your heating or cooling bills have gotten noticeably higher. This may be a result of insufficient attic ventilation which may impact airflow and prevent moisture from leaving your attic. A damaged or leaking roof will also allow water into an attic. The Department of Energy states every 10% increase in moisture content within the insulation equals a 25% loss in the R-value, the ability to insulate the home.
- Depending on your roof composition, the age of your roof alone may be a good indicator it's time to be replaced. Further, if the roof was installed over the top of the previous roof (example: shingles on top of shingles), then you may need to replace your roof even sooner.



Asphalt roofing will become dry, brittle and misshapen when aged.



Damaged or aged roof jacks may allow water leaks in your roof.

If your roof is showing any of these signs, it may be time to start planning for a new roof. This Buyer's Guide will walk you through various aspects of the re-roofing process... from things to consider when selecting a new roof to material comparisons and options to questions you should ask your roofing professional. It is our goal to assist you in your re-roofing journey and to help make your experience as seamless as possible.

Section 1

IS IT TIME FOR A NEW ROOF?

(Continued)



INSPECTION CHECKLIST

Roof

- Inspect from the ground, use binoculars if necessary. Walking on an aged asphalt shingle roof can be dangerous and can also further damage the roof.
- Look for cracked, curled, and missing shingles or ridge and hip caps.
- Watch for areas of missing granules including “bald” shingles.
- Look at flashings (including pipe flashings) for cracked or missing rubber or sealants as well as for rust and other deterioration.
- Look at roof protrusions and sidewall intersections for signs of water intrusion, rot, etc.
- Inspect skylights for signs of deterioration. Generally speaking, skylights over 10 years old should probably be replaced.
- Inspect eaves for signs of water backing up or rot.

Attic

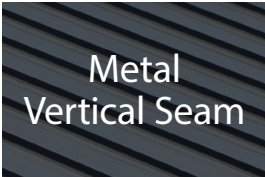
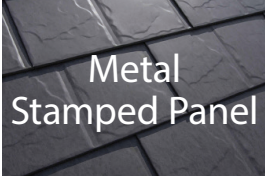




- A great deal can be learned about your roof from an attic inspection.
- Professional roofing contractors should inspect your attic. Doing your own inspection is also wise.
- Inspect the underside of the roof deck for staining which indicates signs of water infiltration or rot. Also look for cracked decking and structural lumber or missing decking pieces.
- Look for mold, mildew, or other results of condensation and excessive moisture.
- Using a protimeter, check moisture levels in your attic’s insulation, structural lumber, and roof decking. Moisture levels over 10% are usually a concern.
- Observe and understand the ventilation in your attic. Most homes are constructed to require both intake vents, usually in the overhangs, and exhaust vents at or near the ridge of the roof. Make sure that the intake vents are not blocked by insulation or other things. Using a smoke pen or light piece of tissue paper, you should be able to detect air movement from the bottom of the attic to the peak. There are code requirements for ventilation and your contractor should be able to help determine if your home meets those.

Section 2

COMPARING ROOF MATERIALS

When selecting a roofing material there are many factors to take into consideration beyond installation cost. Here's a side-by-side comparison of metal roofs and other common roofing materials.

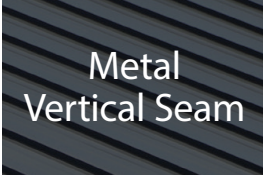
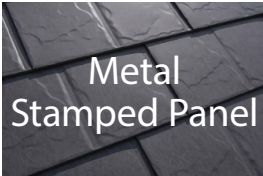
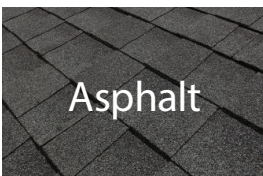

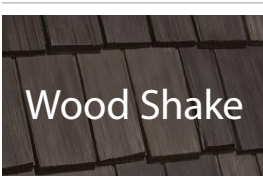
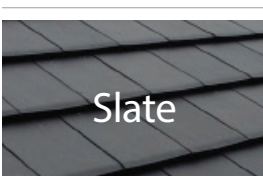
While the initial investment of a metal roof may be higher, rest assured **the overall cost of a metal roof over its lifetime will make metal roofing the most economical choice and add the greatest value to your home.**

ROOF TYPE	Maintenance/Inspection	Aesthetic	Environment
 <p>Metal Vertical Seam</p>	<ul style="list-style-type: none"> • Easy to maintain and clean as needed • Repairs and replacements are rare • Fade and chalk resistant with both PVDF or SMP paint systems 	<ul style="list-style-type: none"> • Vertical seam panels offer a distinctive, timeless look • Available in a wide range of colors, styles, and shapes • Appealing on most home styles... especially modern, craftsman, and farm style 	<ul style="list-style-type: none"> • Energy efficient • Made of recycled material • 100% recyclable at end-of-life • Low weight — ships easily • Can often be installed over existing asphalt roof • Eco-friendly
 <p>Metal Stamped Panel</p>	<ul style="list-style-type: none"> • Easy to maintain and clean as needed • Repairs and replacements are rare • Fade and chalk resistant with both PVDF or SMP paint systems or Stone Coated steel modular systems 	<ul style="list-style-type: none"> • Metal stamped panel roofing can look like any roofing material... shake, tile, shingle and slate • Available in a wide range of colors, styles, and shapes • Appealing on any home style 	<ul style="list-style-type: none"> • Energy efficient • Made of recycled material • 100% recyclable at end-of-life • Low weight — ships easily • Can often be installed over existing asphalt roof • Eco-friendly
 <p>Asphalt</p>	<ul style="list-style-type: none"> • Inspection every year at minimum • Shingle replacement common • Re-caulking and sealing as roof ages • Susceptible to mold and moss 	<ul style="list-style-type: none"> • Standard asphalt shingle look • Variations in color shading • Limited color selection 	<ul style="list-style-type: none"> • Made from crude oil and other chemicals • 11-13 million tons end up in landfills each year and can take 300-400 years to decompose • Not eco-friendly or energy efficient • Poor choice for solar
 <p>Clay & Concrete Tile</p>	<ul style="list-style-type: none"> • Inspection every year • Occasional repair of cracked and sliding tiles • Frequent tile repair/replacement • Minor upkeep needed 	<ul style="list-style-type: none"> • Limited style / shape options • Limited color selection • Appealing only on certain types of homes 	<ul style="list-style-type: none"> • Considered eco-friendly • Energy efficient • Recyclable • Natural venting may mean reduced heat transfer
 <p>Wood Shake</p>	<ul style="list-style-type: none"> • Inspection every year • Maintenance required every 2-4 years • Susceptible to mold growth, pests, rot, staining, and leaks 	<ul style="list-style-type: none"> • Rustic and tapered for a natural appearance • Appealing only on certain types of homes 	<ul style="list-style-type: none"> • Considered an eco-friendly roofing material if sourced from a sustainable Forest Stewardship Council approved manufacturer • Recyclable
 <p>Slate</p>	<ul style="list-style-type: none"> • Inspection every year • Occasional repair of cracked, chipped, and sliding slates • Susceptible to color variations if replaced 	<ul style="list-style-type: none"> • Limited style option • Limited color selection • Appealing on Colonial, European, and other more historical home styles 	<ul style="list-style-type: none"> • Considered eco-friendly • Recyclable • Not an ideal platform for solar panels

Section 2

COMPARING ROOF MATERIALS

(Continued)

ROOF TYPE	Cost *	Performance	Expected Lifespan
 <p>Metal Vertical Seam</p>	<ul style="list-style-type: none"> • \$500-\$2,500 per square[^] • Improves home resale value • Potential savings on insurance • Light weight = less to ship, less framing requirements, and easier to handle 	<ul style="list-style-type: none"> • Offer superior protection in severe weather events including hail, high winds and hurricanes, wild fires, and heavy snow and ice • Cool roofing paint options provide added emissivity and reflectivity which can = lower energy usage (heating and cooling) 	<ul style="list-style-type: none"> • Average lifespan 50+ years • Typically a 30-50+ year warranty • Transferable warranty in most cases
 <p>Metal Stamped Panel</p>	<ul style="list-style-type: none"> • \$900-\$2,500 per square* • Improves home resale value • Potential savings on insurance • Light weight = less to ship, less framing requirements, and easier to handle 	<ul style="list-style-type: none"> • Offer superior protection in severe weather events including hail, high winds and hurricanes, wild fires, and heavy snow and ice • Cool roofing paint options provide added emissivity and reflectivity which can = lower energy usage (heating and cooling) 	<ul style="list-style-type: none"> • Average lifespan 50+ years • Typically a 30-50+ year warranty • Transferable warranty in most cases
 <p>Asphalt</p>	<ul style="list-style-type: none"> • \$400-\$1,200 per square* • Frequent roof replacement (every 10-20 years) • Ongoing maintenance is required • Cleaning required frequently and often causes loss of granules 	<ul style="list-style-type: none"> • Due to their composition, are highly combustible & not recommended in wildfire prone areas • Offer limited protection in severe weather events (ex: high winds or hail) • Not ideal in hot climates which can cause curling, cracking, & heat retention 	<ul style="list-style-type: none"> • Average lifespan 10-20 years • Warranty length varies by shingle manufacturer and material • Warranties are often heavily pro-rated and have many limitations
 <p>Concrete & Clay Tile</p>	<ul style="list-style-type: none"> • \$700-\$2,000 per square* • Heavy weight = increased shipping and structural framing costs...may also need to have a structural inspection • Heavy weight = greater difficulty for installers 	<ul style="list-style-type: none"> • Limited wind resistance • Tiles can be brittle / fragile and easily damaged • Roof tiles can become a safety hazard during extreme high winds 	<ul style="list-style-type: none"> • Average lifespan 30+ years • Typically a 30-50+ year warranty • Warranties are often pro-rated and have limited transferability
 <p>Wood Shake</p>	<ul style="list-style-type: none"> • \$800-\$1,500 per square* • Frequent cleaning needed to prevent mold, pests, staining, etc. • Requires protective treatments every 1-3 years by a professional 	<ul style="list-style-type: none"> • High risk in wildfire prone areas • More prone to leaks in wet environments • May present additional issues in severe weather events 	<ul style="list-style-type: none"> • Average lifespan 30+ years • Typically a 30-50+ year warranty • Warranties are often pro-rated and have limited transferability
 <p>Slate</p>	<ul style="list-style-type: none"> • \$1,200-\$3,000 per square* • Heavy weight = increased shipping expense • Heavy weight = potential need to have structural inspection prior to adding slate roof • Improves home resale value 	<ul style="list-style-type: none"> • Slate is brittle so any impact event can result in cracked or broken tiles • Roof tiles can become a safety hazard during extreme high winds 	<ul style="list-style-type: none"> • Average lifespan 75+ years • Typically a 30-50+ year warranty • Warranties are often pro-rated and have limited transferability

* Pricing may vary by region, product, geometry, complexity, and/or condition of the roof.

[^] Vertical Seam price range includes agricultural panels (thru-fastened) as well as architectural standing seam.

Section 3

DO YOUR HOMEWORK

Now that you are ready to proceed with the re-roofing process, do your homework **BEFORE** reaching out to a roofing installer. It is important to note that, while the type of roof you install is critical to your decision process, just as critical is the selection of your roofing installer. For homeowners seeking a quality metal roofing installer, MRA offers these tips:



Don't assume all roofers are equally skilled

Some contractors push homeowners towards a certain roofing material, not because it's the best or most appropriate for their home, but because it may simply be the option the installer is most familiar with. Make sure your installer is properly trained, experienced and skilled in installing metal roofing.

Ideally, look for a roofer that has been in business for at least five years; roofers who don't do quality work usually don't last that long.

It is also important that your installer utilize OSHA approved fall protection measures throughout your re-roof project, a prudent practice followed by law-abiding roofing contractors.

Get referrals

Reputable installers are typically involved in the industry and are committed to keeping abreast of the latest trends and techniques. Check to see if the prospective installer is a member of MRA and other reputable trade alliances.

Be sure to ask for and contact recent references. When contacting references, ask if they were satisfied with the work, if the process went smoothly, if the installers were careful and courteous and they did what they promised, including sticking to the estimate and change orders.

Also, ask the installer to provide you with a few recent job locations so you can drive by and check out the work. While pictures may be helpful, there's nothing like seeing how a roof looks first-hand.

Know what you want before you reach out

With metal roofing alone, there are hundreds of different options, material types, finishes and installation techniques.

Request the highest-rated, longest lasting material within your budget and always do your own research for whatever product recommendation your installer suggests, verifying it's what you want for your home.

Section 3

DO YOUR HOMEWORK

(Continued)

Protect yourself

Make sure that installers are licensed, insured and carry workers' compensation coverage. Don't be afraid to ask for proof-of-insurance certificates and the insurance agent's name. A reputable installer won't hesitate to provide you with that information. Don't pay the full amount of a job upfront; ideally, pay one-third upfront for materials, and the remainder when roofing and clean up are completed to your satisfaction. It goes without saying that evaluating warranties is essential: make sure it covers not only materials and finishes, but leaks, flashing failures and other labor-related defects.

Be thorough

Putting on a new roof is only part of the equation. Replacing flashing, curbs and roof jacks is less complicated when re-roofing, so consider having it done at the same time if needed. Be sure to have your contractor or HVAC provider verify proper attic ventilation. Poor ventilation can cause significant damage, high utility bills and worse case, can lead to serious safety issues.

Remember... metal roofs are one of the best and most reliable ways to protect your home for the long run. Invest some time and effort upfront before your re-roofing project begins - it will pay off with many years of loving your home's roof.

Demand Quality Products

As happens with many consumer products, there may be industry suppliers who attempt to secure lower priced products through offshore raw materials or production. It is not uncommon for these low-priced products to be made from low-quality materials.

All Metal Roofing Alliance manufacturer members have been vetted as producing products that meet the Premium Quality Certification requirements put forth by the Metal Construction Association. These products represent the highest quality metal roofing options on the market based on materials used throughout the manufacturing process and meet rigorous industry standards for residential metal roofing. Using MRA manufacturer members products can help you rest easy knowing the products are quality and made to perform.

In all cases, MRA recommends you ask questions and be certain you understand the metal roof you're purchasing. Who produced it, where, and from what raw materials? What industry standards does the roofing meet or exceed? What is the product warranty you will receive and who backs up that warranty? What has been their experience with warranty claims?



- Select the type of roofing you desire before reaching out to a local installer, including the type of roof material and color.
- Make sure the installer you choose is a qualified, trained installer of the roof choice you select.
- Referrals are important and should be easy for good installers to provide... just ask.
- Require proof of the installer's coverages (licenses, insurance, etc.) upfront. Don't be afraid to verify as needed.
- Do not pay 100% of the roof estimate up-front. Work with the installer on determining payment amounts based on targeted points in the project. A quality, trustworthy installer will understand that full payment is dependent on a job well-done.
- Make sure you inspect the workmanship and finished product before making final payment. Don't be afraid to question the installer about specific aspects of the final results for clarity and confirmation.
- Make sure you record the important details about your roof — the manufacturer of the product, installer information, warranty details — for future reference. Also get signed, final versions of all pertinent warranties for the project.

Section 3

DO YOUR HOMEWORK

(Continued)

Contractor Checklist

Be sure to talk with your contractor and understand the following before signing a contract for your metal roof investment:

- What is the product being installed?

- Who manufactured it and where are they located?

- What is the quality and origin of the raw materials used in my roof?

- What grade and type of metal is on my metal roof?

- Will my old roof be removed?

- Are there other things I should address on my roof before you start such as dormer or masonry maintenance?

- Should my skylights be replaced along with the roof?

- Does my attic have adequate ventilation? What exhaust vents will you use on the roof?

- Will the gutters on my home need to be re-positioned for the metal roof?

- Are the valleys being installed with my roof open and self-cleaning?

- Will my roof have concealed or exposed fasteners?



Section 3

DO YOUR HOMEWORK

(Continued)

• Do the panels used in my metal roof lock together or overlap?

• What underlayment will be used with my new roof?

• What warranties will come with the product and labor for my roof?

• Is the roof approved by its manufacturer for the pitch and geometry of my roof?

• If there are open ribs at the bottom edge of my roof panels, will those be closed in some way or left open?

• How will you flash against any walls that connect to my roof? How about chimneys and skylights? Pipes?

• How much experience do you have with this roof system?

• How have your crews been trained to install this product?

• How will you access my roof and property?

• How / where will things be stored?

• Will you have a portable toilet on the jobsite?

• How can I identify your company's workers?

• Who should I go to if I have questions?

• What will your timeline for the project look like?

• What are the payment terms?

Section 4

FINANCING

The decision to re-roof your home is truly a long-term investment. Luckily, there are many financing options available to homeowners that allow you to spread the investment over time.



Investing in the future of your home has never been more accessible and more affordable with attractive payment plans that do not heavily impact your cash flow. Many lenders have a considerable interest in working with homeowners who chose to install a quality metal roof due to the longevity, durability, and added value metal roofing can bring to your home. This interest translates into some of the best promotional offers and lowest rates ever seen.

In addition, today's technology enables homeowners to apply and view pre-qualified financing offers instantaneously at no risk to your credit. So why not take advantage of the financing opportunities available on the market today?

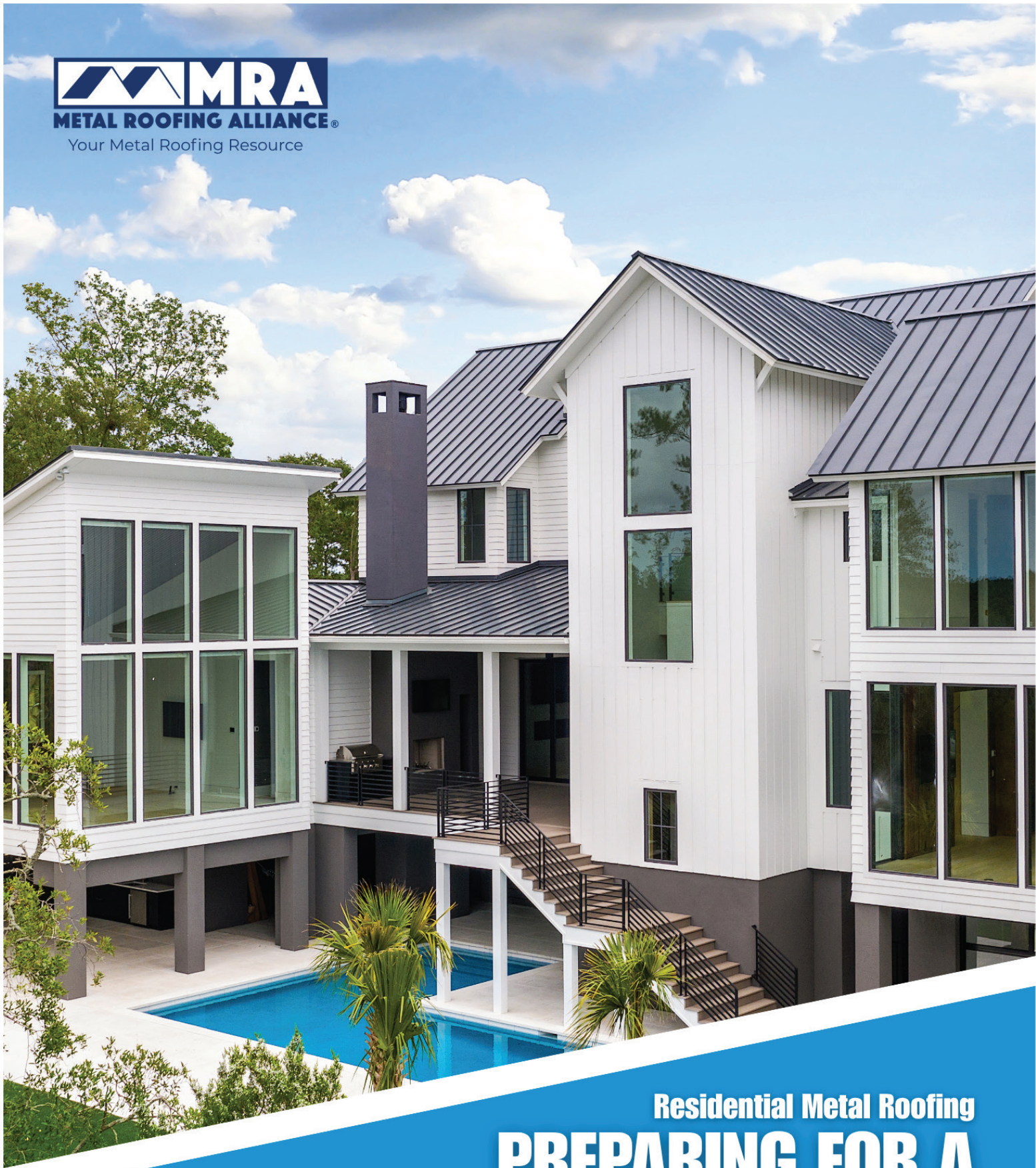
BENEFITS OF FINANCING YOUR NEW ROOF INCLUDE:

- The wide variety of installment plans with varying payment options are now available to homeowners
- Easy, hassle-free prequalification - allowing homeowners to view pre-qualified offers at no risk to their credit
- Instant online approvals can be given immediately – no waiting required
- Borrow only the amount you need when you receive your metal roof estimate
- Reduces financial stress - use installment plans to secure a payment schedule that works for your budget without the undue stress of having to pay all costs upfront
- Online payments – many lenders offer access to view your account balance and pay online with a secure web-based system

FINANCING IS OFTEN BETTER THAN OTHER PAYMENT METHODS AVAILABLE TO HOMEOWNERS. HERE'S WHY:

- Credit card interest rates are typically higher than financing options and may require use of several cards (due to card limits) and requirements on payback.
- Home equity lines of credit involve a lot of paperwork, time going to the bank, and significant documentation. Typically, you also must put up collateral for this type of loan (such as your home).

A metal roof is a wise investment compared to asphalt shingles. In fact, according to national averages, homeowners typically recoup 50-75% of their metal roof's cost, depending on the region. In addition, studies show that homes with a quality metal roof save on heating/cooling costs, maintenance expenses, and replacement costs which all mean greater resale value compared to homes with asphalt. And, in many states, a metal roofing can even lower your homeowners's insurance by up to 35%. *That's a significant return on your investment!*



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