



CENTRAL TEXAS HOMEOWNER GUIDE

REPAIR, REPLACE OR FILE A CLAIM?

The Central Texas Homeowner's Guide to Understanding
What Your Roof Actually Needs

AUTHOR NAME

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SAN ANTONIO • AUSTIN • CENTRAL TEXAS

IMPORTANT INFORMATION

Read This First

This guide helps you understand the likely path. The final answer must come from the condition of your home.

A roof problem does not automatically mean replacement. An older roof does not automatically belong in an insurance claim. A storm near your neighborhood does not prove that your property has covered damage. The responsible starting point is a complete inspection supported by photographs and a clear explanation.

This book provides general educational information for Central Texas homeowners. It is not legal, insurance, engineering, structural or financial advice. Every roof, solar system, policy and household budget is different. Coverage decisions belong to the insurance carrier, and technical decisions should be based on a qualified inspection of the property.

Never climb onto a wet, steep or damaged roof. Stay away from fallen power lines, loose electrical equipment, unstable trees and standing water near electrical service. If anyone is in immediate danger, call emergency services. If water is entering the home, protect people first and call a qualified contractor for temporary mitigation.

Texas Roof Guardians is a roofing contractor, not an insurer, attorney or public adjuster. Its team can inspect and document roofing conditions, explain construction needs and coordinate roofing information with an adjuster as permitted. No contractor can promise a claim result.

THE PURPOSE OF THE BOOK

To help you recognize whether the evidence points toward repair, planned replacement or a possible insurance claim.

A NOTE FROM THE OWNER

Clarity Before Commitment

Most homeowners do not begin with a roofing answer. They begin with a question.

Perhaps a stain appeared on the ceiling. Maybe the roof is getting older and repairs are becoming more frequent. A nearby storm may have raised concerns. Solar panels might make the project feel more complicated. The homeowner usually wants to know one thing: what does my roof actually need?

Texas Roof Guardians was created around the belief that the answer should come from evidence rather than sales pressure. Sometimes a focused repair is the responsible choice. Sometimes replacement is the better long term decision and the conversation becomes one of materials, timing and affordability. Sometimes documented storm damage creates a reasonable basis for contacting the insurance carrier.

This guide explains all three paths. It will show you what a useful inspection should contain, how to recognize the limits of repair, what belongs in a complete replacement proposal, how cash and financing can be planned, how solar changes the sequence and when an insurance claim may be appropriate.

Use the book to prepare questions. A good contractor should make the decision easier to understand before asking you to make a commitment.

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THE ORDER MATTERS

Diagnose first. Choose the path second. Discuss price, financing or insurance only after the property evidence is understood.

THE CENTRAL QUESTION

What Does the Roof Actually Need

The right answer depends on cause, location, extent, remaining life and the cost of solving the problem properly.

A repair is usually appropriate when the defect is isolated, the surrounding material remains workable and the proposed work can restore the intended water shedding detail. Replacement becomes more sensible when problems are widespread, the material is too brittle to repair reliably, several systems are failing or repeated work would cost too much for the useful life gained.

An insurance claim belongs in the conversation only when there is a credible event and documented damage that may fall within the policy. Insurance is a possible payment path for a covered loss. It is not a maintenance plan and it is not the default way to fund an aging roof.

The homeowner also has practical questions. How soon must the work happen? Can the project be planned? What would a responsible repair cost? What belongs in a complete replacement? Is cash available? Would financing make sense? Must solar panels be removed? A good assessment connects the technical answer with the household decision.

Repair	Isolated condition with a durable correction available
Replace	Widespread failure, limited remaining life or poor repair economics
Possible claim	Documented damage linked to a credible event and policy review

CENTRAL TEXAS ROOFING

A Roof Lives a Hard Life Here

Heat, hail, wind and sudden temperature changes test every part of a roofing system.

Central Texas weather does not wear a roof evenly. Sunlight and heat can age exposed materials. Wind can loosen edges, ridge pieces and flashing. Hail can bruise shingles, fracture protective surfaces and damage soft metals. A storm may affect one slope much more than another because of wind direction, surrounding trees and the shape of the home.

That unevenness is why a quick glance from the driveway rarely tells the full story. The visible shingle is only one layer. A reliable assessment also considers penetrations, flashings, vents, underlayment, decking, drainage and attic conditions. On a home with solar, the array, attachments, wiring pathways and roof beneath the panels belong in the same conversation.

Age matters, but age is not a diagnosis. A newer roof may have a workmanship problem at a penetration. An older roof may still have useful life if it was installed well and maintained. The goal is to understand present condition, likely cause and reasonable next action.

PAY CLOSER ATTENTION AFTER

- A hail or high wind event near your address
- A new ceiling stain or musty attic odor
- Shingle pieces, granules or metal fragments on the ground
- A sudden drop in solar production after severe weather

DOCUMENTATION

A Safe Ground Level Record

A few careful photographs taken early can preserve details that disappear during cleanup.

Begin with wide photographs that establish the location and overall scene. Then take closer views of individual conditions. Keep the original files because they contain useful date and time information. If your phone allows it, add a short spoken note explaining what you see and where you are standing.

Do not move damaged materials until you have photographed them, unless leaving them in place creates a safety risk. Photograph temporary protection before and after it is installed. If a contractor collects a sample, ask that it be labeled and noted in the report.

YOUR CHECKLIST

- Front, rear and both sides of the home
- Visible roof slopes from public or safe ground areas
- Gutters, downspouts, screens, siding and exterior lights
- Fence staining, chipped paint and impact marks on soft metal
- Tree debris and the direction it fell
- Ceiling stains, wall marks and wet flooring
- Attic moisture when safely visible from the access opening
- Solar monitoring alerts or unexpected production changes
- Receipts for tarps, cleanup, drying and temporary repairs

WRITE ONE SIMPLE TIMELINE

Record the storm date, when you first noticed damage, who visited the property and what temporary work was completed.

LEAK DIAGNOSIS

The Stain Is Rarely the Source

Water can travel along decking, framing, insulation and fasteners before it becomes visible indoors.

A ceiling mark tells you where water became visible, not necessarily where it entered. Common entry points include flashing at walls and chimneys, pipe boots, vents, skylights, valleys, exposed fasteners and poorly sealed transitions. Wind driven rain can also reach places that remain dry during ordinary rainfall.

A useful leak investigation starts inside, follows the moisture path when possible and then examines the related roof area. The contractor should look at the condition of the surrounding materials, not simply apply sealant to the first suspicious spot. Sealant has a place, but it is not a substitute for a correctly built flashing detail.

Some moisture does not come through the roof covering at all. Condensation, plumbing, heating and cooling equipment, and attic ventilation problems can create similar symptoms. A careful diagnosis may save the homeowner from paying for the wrong repair.

ASK FOR THE CAUSE IN WRITING

A repair proposal should identify the likely entry point, the materials to be removed, the detail to be rebuilt and how the result will be checked.

THE INSPECTION

What a Complete Assessment Includes

An inspection should produce understanding, not simply a price.

A thorough residential roof inspection considers the visible covering, ridges, valleys, penetrations, flashings, vents, drainage, edges and accessible attic conditions. It should note the roof type, approximate age when known, prior repairs and any safety limitations that prevented access.

The inspector should identify conditions by location. A statement such as damage on the rear slope is less useful than a photograph, a marked roof diagram and a short explanation of what the image shows. Measurements and material observations help connect findings to a repair or replacement scope.

For storm concerns, the inspection should consider collateral evidence and compare different slopes. For a home with solar, the report should account for panels, racking, attachments, visible wiring pathways and production concerns. When electrical testing is needed, the appropriate qualified solar or electrical professional should be involved.

A good inspector is also willing to say that no immediate work is needed. The purpose is to establish condition and options.

TEXAS ROOF GUARDIANS APPROACH

The company offers residential and storm inspections with photo documentation, then walks the homeowner through the findings and available next steps.

THE PHOTO REPORT

A Baseline You Can Use Later

A written condition record becomes more valuable with time.

Imagine a storm arrives two years after a roof replacement. If you have a dated report showing clean shingles, sound flashings and properly installed roof accessories before that event, the later comparison is clearer. The same principle helps with maintenance, warranty conversations and home sales.

A useful report is organized so another person can understand it without standing on the roof. It identifies the property, inspection date, roof areas, visible conditions, limitations and recommendations. Photographs should have captions. The conclusion should distinguish maintenance, repair, monitoring and possible replacement.

Store the report with contracts, product information, warranty documents and paid invoices. If you have solar, include layout maps, detach records, attachment details and production information. Keep the file in a place you can reach even when the home is temporarily inaccessible.

YOUR HOME RECORD SHOULD CONTAIN

- Inspection and project photographs
- Roof material and color information
- Warranty documents
- Repair invoices and maintenance notes
- Solar production and attachment records
- Insurance correspondence related to the roof

UNDERSTANDING CAUSE

Age, Workmanship or Weather

Similar symptoms can come from very different causes, and the cause changes the appropriate path.

Normal aging may show as gradual granule loss, brittle material, repeated sealant failure or wear spread across exposed areas. A workmanship concern may appear at a flashing, penetration, valley, edge or ventilation detail. Weather damage may form a pattern connected to wind direction, hail impacts or a specific event.

One condition can overlap another. An older roof can also be damaged by hail. A newer roof can leak because of a flashing detail. Wind can expose a weakness that existed before the storm. The inspection should separate what is observed from what is inferred and explain why the evidence supports the conclusion.

Cause matters financially. Maintenance and age usually belong to the homeowner. Qualifying workmanship concerns may involve the contractor agreement. Documented storm damage may warrant a policy conversation. None of those outcomes should be assumed before the inspection.

ASK THE INSPECTOR

- What condition did you observe
- Where is it located
- What is the likely cause
- How confident are you and why
- What happens if I wait
- Which path does the evidence support

THE REPAIR PATH

When Repair Is the Right Answer

A good repair solves a defined problem without pretending to renew the entire roof.

Repair is often the best value when one component has failed and the surrounding roof still has useful life. Common examples include a damaged pipe boot, a flashing defect, a limited shingle loss, a ridge condition or a small leak connected to a specific penetration.

The proposal should identify the likely cause, affected area, material to be removed and detail to be rebuilt. It should explain how the new work will connect with the existing roof and how the result will be checked. A vague promise to seal the area does not provide enough information.

The contractor should also state the limit of the repair. Matching may be imperfect. Nearby material may be fragile. Concealed decking can change the scope. A focused repair should not be described as a guarantee that another aging area will never fail.

THE REPAIR TEST

Will this work correct the identified cause and provide reasonable value for the remaining life of the roof?

THE REPAIR PATH

What a Durable Repair Includes

The visible finish matters, but the water management detail beneath it matters more.

A durable repair begins with enough removal to expose the condition and rebuild the detail correctly. The contractor may need to replace underlayment, flashing, a boot, damaged decking or surrounding shingles. The new materials must integrate with the existing system rather than depend entirely on surface sealant.

Ask for photographs before work, after removal and after completion. If concealed damage appears, the contractor should pause, document it and explain the change before proceeding. The invoice should identify what was completed and the warranty that applies to the repaired area.

After the next meaningful rainfall, check the interior and related attic area when safely accessible. Continue to monitor the roof because correcting one defect does not reset the age of every other component.

YOUR CHECKLIST

- Cause identified
- Removal area explained
- Deck and underlayment addressed
- Flashing or penetration detail rebuilt
- Compatible materials used
- Progress photographs provided
- Repair limit and warranty stated

THE REPAIR PATH

When Another Repair Stops Making Sense

The cheapest immediate action can become the most expensive strategy when failures are no longer isolated.

Look at the pattern. One repair in a sound roof is different from several repairs across unrelated areas. Repeated leaks, widespread brittleness, exposed reinforcement, failing flashings, soft decking and unavailable matching material can reduce the reliability of another patch.

Compare the cost with the useful life gained. A repair may be technically possible yet financially weak if solar panels must be removed, large areas must be disturbed or the surrounding roof is likely to require replacement soon. Paying for access twice can erase the apparent saving.

Ask the contractor to explain both options when the decision is close. What would the repair cost? How long is it reasonably expected to serve? What risk remains? What portion of that spending would be repeated during replacement? The answer should be specific to the home.

Repair still fits	Isolated defect, workable material and sound surrounding system
Replacement deserves review	Widespread problems, poor remaining life or repeated project cost
Monitor briefly	Stable condition, no active performance concern and a review date

THE REPLACEMENT PATH

When Replacement Becomes the Better Decision

Replacement is justified by the condition and economics of the complete system, not by age alone.

A complete replacement may be appropriate when failure is spread across the roof, materials cannot be manipulated safely, several details need rebuilding or continuing repairs offer poor value. The decision becomes stronger when the homeowner expects to remain in the property, install solar or avoid repeated interior risk.

Replacement creates an opportunity to inspect the deck, correct flashing, improve underlayment, review ventilation and establish a new documented baseline. Those benefits depend on the scope. A proposal that focuses only on the visible shingle may leave the most important details unclear.

Timing matters. An active leak may require prompt action. A stable but aging roof may allow months to compare systems, save cash, arrange financing and coordinate solar. The inspection should distinguish urgent work from planned work.

REPLACEMENT IS A SYSTEM DECISION

The question is not simply whether new shingles would look better. It is whether rebuilding the roof now provides better protection and value than continued repair.

REPLACEMENT ECONOMICS

Calculate the Cost of Waiting

Waiting can be sensible when the roof remains stable. It becomes expensive when delay repeats work or increases damage.

Begin with the likely repair cost and the time it may reasonably buy. Add any repeated access expense, such as solar removal, steep roof equipment or interior protection. Consider the risk of damage to insulation, drywall, flooring and belongings if the condition worsens.

Then compare replacement now with replacement later. Material pricing, financing cost and contractor availability can change, but urgency should never be manufactured. The useful comparison is based on the present roof, not a generic warning.

A planned project gives the homeowner more control. Cash can be accumulated, lender offers can be compared, material choices can be researched and solar coordination can be scheduled. A rushed project usually offers fewer options.

PUT THESE NUMBERS ON ONE PAGE

- Immediate repair cost
- Expected useful time gained
- Work that would be repeated later
- Interior risk if the condition worsens
- Replacement price and likely changes
- Cash available and financing cost

PROJECT COST

Know the Whole Replacement Price

A meaningful price includes the complete roof system, the property conditions and the responsibilities of every trade.

Ask for a written proposal that identifies removal, disposal, material quantities, underlayment, edges, valleys, flashings, penetrations, ridge materials, ventilation, cleanup and warranty. Clarify how decking is priced if concealed deterioration is found after removal.

Property access can affect cost. Steep slopes, height, landscaping protection, permit requirements and difficult material handling may change labor. Solar detach and reset can be a significant separate component and should be scoped before the roofing agreement is final.

A low number is not automatically a good price if important work is absent. A higher number is not automatically better. Compare the system, assumptions, responsibilities and documentation. The contractor should be able to explain each meaningful difference.

YOUR CHECKLIST

- Removal and disposal
- Complete material system
- Decking allowance and approval process
- Flashing and ventilation
- Solar work when applicable
- Property protection and cleanup
- Payment schedule
- Written warranties

PAYING WITH CASH

Plan the Project Without Creating a Crisis

Cash gives the homeowner simplicity and control, but the emergency fund should not be emptied without considering the wider household.

If the roof can be planned, establish a target amount from a complete written scope rather than a rough online average. Add a reasonable reserve for documented decking or scope changes. Set a monthly saving amount and a decision date for reviewing the roof again.

Ask whether the contractor requires a deposit, progress payment and final payment. The schedule should correspond with the agreement and completed work. Avoid paying the full project amount before materials arrive or work is completed.

Do not compare cash only with the monthly payment of a loan. Compare cash with the total financed cost and the value of preserving liquidity. A homeowner may reasonably choose to pay in full, finance part of the project or keep cash available for other essential needs.

A USEFUL CASH PLAN

Written project amount, change reserve, deposit date, installation date, final payment and the emergency cash that remains afterward.

FINANCING

Compare the Total Cost, Not Only the Payment

Financing can make necessary work possible, but the monthly number is only one part of the decision.

Review the annual percentage rate, term, total repayment, fees, prepayment rules and date the first payment begins. A longer term may lower the monthly payment while increasing total cost. A promotional rate may depend on credit approval or a specific repayment period.

Texas Roof Guardians lists financing through Wisetack for qualifying residential projects. Current offers, limits, rates and terms depend on the lender, credit approval and the offer presented to the homeowner. Read the actual agreement before accepting.

Finance a defined project, not an unclear promise. The inspection, scope, material choices, solar responsibility and likely changes should be understood first. If the roof is stable enough to plan, compare more than one payment approach and leave room in the household budget.

Cash	Simple payment with no borrowing cost and less liquidity afterward
Partial financing	Preserves some cash while limiting the amount borrowed
Full financing	Spreads the project cost with a higher total repayment

COMPARING PROPOSALS

Make Every Contractor Price the Same Job

Three totals are difficult to compare when each contractor has assumed a different roofing system.

Give each contractor the same questions. Ask which layers will be removed, what happens at the deck, which underlayment and edge materials are included, how valleys and wall transitions are built, what ventilation is planned and which product warranty is available.

Clarify the uncertain items. One proposal may include a decking allowance while another lists an open price. One may include solar reset while another excludes it. One may reuse flashing while another replaces it. Those differences can matter more than the headline total.

Review payment terms, change approval, cleanup, supervision, workmanship coverage and completion records. The strongest proposal is the one that makes the complete responsibility understandable.

NORMALIZE THE COMPARISON

- Same roof areas and quantities
- Same material performance level
- Same system components
- Same solar responsibility
- Same decking assumption
- Same warranty comparison
- Same cleanup and documentation

THE ROOF SYSTEM

What Lives Beneath the Shingles

A roof succeeds because its parts work together from the deck to the ridge.

The deck provides the structural surface for the roof covering. Underlayment adds a secondary water shedding layer. Edge materials guide water and protect vulnerable boundaries. Flashings manage transitions at walls, chimneys, valleys and penetrations. Intake and exhaust ventilation help the attic manage heat and moisture. The visible covering takes the direct weather.

During replacement, the deck should be inspected after the old covering is removed. Damaged areas must be documented and addressed before new material conceals them. Underlayment, flashing and attachment details should follow the selected manufacturer system and the needs of the specific home.

Accessories matter. A beautiful field of shingles cannot compensate for an improvised pipe boot or a wall flashing that sends water behind the system. Ask the contractor to describe these details in the proposal and to photograph them during construction.

Deck	Structural surface and attachment base
Underlayment	Secondary water shedding protection
Flashing	Water control at transitions and penetrations
Ventilation	Attic heat and moisture management
Roof covering	Primary weather surface

MATERIAL CHOICES

Choose the System for the Home

Appearance matters, but performance, structure, installation and maintenance matter more.

Architectural shingles are widely used because they provide a dimensional appearance and fit many residential designs. Impact resistant Class 4 options are built and tested for greater impact performance, although no shingle is hail proof. Some insurers may offer discounts, so ask your carrier about current eligibility and requirements.

Metal roofing can offer long service and a distinct appearance. The details at seams, fasteners, edges and penetrations are essential. Tile can provide durability and strong architectural character, but weight, underlayment, breakage and access require careful planning.

Compare complete systems rather than brand names alone. Ask what underlayment, ridge material, ventilation, edge metal, flashing and accessories are included. Confirm the written workmanship coverage and the manufacturer warranty available for the chosen system.

Architectural shingles	Versatile appearance, familiar installation and several performance tiers
Impact resistant shingles	Greater impact performance with possible carrier discount eligibility
Metal	Long term system with detail sensitive installation
Tile	Distinctive and durable with structural and access considerations

INSTALLATION DETAILS

The Places Where Quality Shows

The most important work is often covered before the final photograph is taken.

Underlayment should be appropriate for the roof design and installed with correct laps and fasteners. Flashing should direct water onto the roof surface rather than depend on a bead of sealant. Valleys need a consistent water path. Penetrations need compatible boots or flashings. Edge details must resist wind and guide runoff.

Ventilation requires balance. Exhaust vents cannot perform well without adequate intake, and more vents are not automatically better. The contractor should consider attic layout, insulation and the selected roof system.

During construction, ask for progress photographs of the exposed deck, replaced decking, underlayment, valleys, wall transitions, penetrations and solar attachment areas. Those images support warranties and give the homeowner a record of work that will soon be hidden.

YOUR CHECKLIST

- Deck condition documented
- Underlayment identified
- Edges and valleys shown
- Wall and chimney flashing detailed
- Pipe boots and vents specified
- Ventilation approach explained
- Solar attachment points photographed
- Final cleanup and magnetic sweep confirmed

WARRANTIES

Three Different Kinds of Protection

A warranty, an insurance policy and a maintenance plan serve different purposes.

A manufacturer warranty generally addresses qualifying product concerns under its written terms. A contractor workmanship warranty addresses qualifying installation concerns under the contractor’s agreement. Homeowners insurance may address covered losses caused by events described in the policy. None of these automatically replaces the others.

Read the documents before the project. Confirm who registers the product, what records you receive, what maintenance is expected, whether coverage transfers and how a concern must be reported. Keep proof of purchase, material information and completion photographs.

Storm damage is not usually a workmanship defect simply because it affects a newer roof. Likewise, an ongoing leak caused by an installation detail may not be a storm claim. The cause must be investigated.

Manufacturer warranty	Product terms, eligibility, registration and exclusions
Workmanship warranty	Installation coverage provided by the contractor
Homeowners policy	Covered events and losses under policy terms
Service membership	Inspections, documentation and priority services under an agreement

ROOFING WITH SOLAR

Plan Both Systems Before Work Begins

The roof and the solar array share attachment points, flashing, access, warranties and a construction schedule.

Before a roof project, identify the solar equipment, installer, warranty contacts, monitoring platform and current production. Determine who may disconnect, remove, store, reinstall and commission each component. Confirm the responsibilities in writing.

The project plan should map panels and attachments, establish a production baseline, protect components during storage, seal old penetrations, complete the roofing work, install new attachment flashings, reset the array and verify production. The sequence should minimize the time that panels remain off the roof without rushing critical steps.

Tesla Solar, Tesla Solar Roof, Powerwall and other battery or backup systems may have specific procedures and coordination needs. The contractor should account for the installed equipment and involve the appropriate solar or electrical party where required.

If you are planning new solar on an aging roof, inspect the roof first. Replacing a marginal roof after the array is installed creates a second mobilization and another detach cost.

ONE ACCOUNTABLE SCHEDULE

Texas Roof Guardians coordinates roof replacement and solar work so the detach, roofing, reset and production verification follow one documented plan.

DETACH AND RESET

What a Careful Process Looks Like

Removing panels is only the beginning. The reset must protect the new roof and restore the array.

- 1 Record the system**
Inspect the array, map the layout and capture a production baseline.
- 2 Label and protect**
Track panels and related components, then store them securely on site or as agreed.
- 3 Remove attachments**
Take off racking and stanchions, then seal old penetrations so the roof can be opened safely.
- 4 Build the roof**
Inspect the deck and install the complete roofing system according to the selected specifications.
- 5 Create new attachment details**
Use new flashings and properly located attachment points rather than relying on old penetrations.
- 6 Reset and verify**
Reinstall the array, complete required commissioning and confirm production against the earlier baseline.
- 7 Deliver the record**
Provide photographs, layout information and relevant production documentation.

ASK BEFORE SIGNING

Who is responsible if the array does not return to expected production, and how will that result be documented?

SOLAR STORM DAMAGE

Inspect the Roof and Array Together

A panel can look intact while attachments, wiring pathways or electronic components tell a different story.

After severe hail or wind, review the solar monitoring system for alerts or an unexplained production change. Photograph visible panel surfaces from the ground where possible. Do not touch damaged glass, loose wiring or electrical equipment.

A coordinated inspection considers panel glass, racking, clamps, attachment flashings, roof slopes and visible equipment status. The inspector should document access limitations because panels can conceal roofing material. Further electrical or thermal testing may require an appropriately qualified professional.

When the roof requires replacement, the claim and construction scopes should account for the work needed to remove and reset the array safely. That does not mean every solar expense is covered. The carrier decides coverage under the policy.

Battery and backup equipment should also be part of the project conversation. A planned shutdown, commissioning requirement or outage risk can affect the schedule and household preparations.

PRESERVE AFTER A STORM

- Monitoring screenshots
- Utility statements that show unusual production
- Panel and roof photographs
- Installer and equipment information
- Inspection and testing reports

CHOOSING A CONTRACTOR

Look for Evidence of Good Work

A trustworthy contractor makes the decision clearer before asking for commitment.

Verify the company identity, insurance, local presence, manufacturer relationships and recent customer experience. Ask who will manage the project and who will be on site. Review the inspection, scope, materials, schedule, cleanup, warranty and payment terms.

Good documentation is a practical sign. The contractor should be able to show what was found, explain why the proposed work solves it and record important construction stages. For solar, the responsibilities for detach, reset and production verification should be unmistakable.

Be cautious when someone creates urgency without evidence, promises a claim result, offers to disguise the deductible, requests a large unexplained payment or avoids written details. A storm may create a real need for prompt mitigation, but it does not remove your right to understand the agreement.

QUESTIONS WORTH ASKING

- What did you find and where is it documented
- Why is this scope appropriate
- Who handles each part of the project
- What will I receive at completion
- How are changes approved
- Who do I call if a concern appears later

THE STANDARD

You should feel informed before you feel sold.

THE INSURANCE PATH

When a Claim Belongs in the Conversation

Insurance becomes relevant when a credible event and documented damage create a reasonable question about coverage.

The sequence should begin with the property, not the claim. Identify the likely event, inspect the roof and review the photographs. Ask whether the condition appears consistent with recent weather, ordinary aging, maintenance, workmanship or another cause.

If the evidence supports a possible covered loss, read the policy information available to you and contact the carrier according to its reporting instructions. The insurer decides coverage. The contractor explains roofing conditions, measurements, material requirements and construction scope.

Do not file merely because neighbors filed or because a salesperson says the roof is old. Properties experience different conditions, and age is not a storm. A claim should be connected to real evidence and a credible date of loss.

INSURANCE IS ONE POSSIBLE PATH

A claim may help fund covered storm restoration. It should not be used to turn ordinary aging or maintenance into an insurance event.

BEFORE YOU FILE

Prepare the Evidence and Read the Policy

A claim is a request for coverage under a specific policy. It carries responsibilities as well as possible benefits.

Gather the inspection report, likely storm date, ground photographs, interior photographs, mitigation receipts and solar records when applicable. Review the deductible, settlement basis, exclusions, endorsements and reporting deadlines shown in your policy materials.

Ask the carrier to explain unfamiliar language. A roofing contractor can explain visible damage and what construction may be required, but cannot decide what the policy covers. Avoid signing a broad construction agreement before you understand the inspection, claim status, project scope and payment responsibilities.

Keep a simple timeline with every visit, call, document and next action. Store original photographs and correspondence. A clear file is useful whether the claim is approved, partially approved or denied.

YOUR CHECKLIST

- Credible event date
- Written photo inspection
- Immediate mitigation receipts
- Policy and deductible information
- Interior and exterior evidence
- Solar records when applicable

THE CLAIM PATH

From First Notice to Completed Work

The details vary by carrier and policy, but the usual sequence is understandable.

1

Report the loss

Provide the carrier with the information it requests. Record the claim number and contact details.

2

Inspection and adjustment

The carrier may assign an adjuster to inspect the property and prepare an estimate or coverage decision.

3

Compare documents

Review the carrier scope beside the contractor inspection and proposed construction scope.

4

Resolve documented differences

The contractor may provide photographs, measurements and construction details for omitted or changed roofing work.

5

Complete authorized work

Confirm the contract, material selections, schedule and payment responsibilities before construction begins.

6

Close the file

Keep invoices, completion photographs, warranty documents and any information required for depreciation or final payment.

COMMUNICATION MATTERS

Keep important conversations in writing when possible. After a phone call, make a short note with the date, person and main points discussed.

THE ADJUSTER AND ESTIMATE

Prepare the Visit and Read the Scope

The adjuster should be able to see the relevant conditions, and the homeowner should understand the resulting estimate.

Confirm the appointment, unlock gates, secure pets and make affected interior areas accessible. Gather storm photographs, mitigation receipts, the contractor report and solar information. The contractor may attend to point out roofing components and answer construction questions while remaining within the roofing role.

When the estimate arrives, review the roof measurements and included areas. Then look at removal, underlayment, edges, valleys, flashings, vents, pipe boots, ridge materials, waste, labor and disposal. A home with solar may require a documented detach and reset scope.

Compare the carrier estimate with the contractor construction plan. A difference may come from quantity, material, omitted components or a different repair method. Ask for the specific difference to be explained rather than arguing only about the total.

READ THE SCOPE, NOT ONLY THE PAYMENT

The important question is whether the estimate describes the work required to restore the covered roofing condition.

SCOPE DIFFERENCES

Supplements, Reinspection and a Second Opinion

When documents disagree, the next step should be specific evidence rather than a louder argument.

A supplement is a documented request to consider work or cost that was not included in the original estimate. Useful support may include labeled photographs, measurements, material requirements, code information when applicable, invoices and a concise explanation of necessity.

A reinspection may be reasonable when a roof area was missed, access was limited, solar concealed relevant material or new evidence clarifies the condition. Identify the exact location and disagreement before requesting another visit.

A second contractor opinion can help when the diagnosis, repair method or replacement scope remains unclear. Allow an independent inspection and compare reasoning. The carrier still decides coverage, but better roofing evidence can make the question clearer.

KEEP EACH ISSUE SPECIFIC

- Location of the condition
- Photograph or measurement
- Missing or disputed scope
- Construction reason
- Document supplied
- Carrier response

CLAIM PAYMENTS

Understand ACV, RCV and the Deductible

The payment sequence matters because claim money may arrive at different stages.

Actual Cash Value commonly refers to replacement cost after depreciation and applicable policy terms. Replacement Cost Value commonly refers to the estimated cost to replace covered property with material of like kind and quality, subject to the policy. Recoverable depreciation is an amount that may be released after qualifying work is completed and required documentation is provided.

The exact meaning depends on the policy and carrier. Read the estimate summary and payment letters. Ask whether invoices, completion photographs, contracts or other records are required for a later payment.

The deductible is generally the homeowner's responsibility under the policy and construction agreement. Ask how it will be collected and shown. Never agree to false invoices, hidden credits or statements that misrepresent work or payment.

BEFORE CONSTRUCTION

- Know the approved scope
- Know the deductible
- Know which depreciation may be recoverable
- Know what documents trigger later payment
- Know what work remains your responsibility

ONGOING CARE

Build the Record Before the Next Storm

Routine inspections can catch small conditions early and establish what the roof looked like before severe weather.

Review the roof after major weather and at regular intervals appropriate for its age, surroundings and material. Keep gutters and drainage paths clear. Watch ceilings and attic areas for changes. Trim threatening branches through a qualified service. Keep solar monitoring active and investigate unexplained production changes.

Texas Roof Guardians offers an inspection subscription with two scheduled inspections each year and written photo reports. The company also offers a Storm Protection Plan for eligible roofs. The plan includes an annual baseline inspection, outreach after qualifying storm events, documentation, emergency tarping priority, priority scheduling and a loyalty discount on qualifying work.

Eligibility is limited to roofs installed by Texas Roof Guardians or roofs less than one year old that pass an inspection. The Storm Protection Plan is a service membership, not insurance, and it does not guarantee claim approval or payment. Current features and availability depend on the membership agreement.

Spring	Review storm readiness, drainage and property records
Summer	Watch heat related wear, sealants and attic conditions
Autumn	Clear debris and inspect before cooler weather
After severe weather	Document from the ground and arrange an inspection

QUICK REFERENCE

The Decision in Five Questions

Use these questions after the inspection and before signing a repair, replacement or claim related agreement.

YOUR CHECKLIST

- I have a written photo report
- I understand the likely cause
- I know why repair or replacement is recommended
- I understand the complete project cost
- I have compared the payment paths
- I know the solar responsibility
- I know the warranty and completion records

What is the cause	Age, workmanship, weather or another condition should be supported by evidence.
Is the problem isolated	A focused defect may be repairable when the surrounding roof remains serviceable.
What useful life remains	Repair value depends on the condition of everything that will remain in place.
How will the project be paid	Compare cash, financing and insurance only when a documented covered loss may exist.
What changes when solar is present	Detach, roofing, reset and production verification require one coordinated plan.
THE ANSWER SHOULD BE EXPLAINABLE	
You should be able to describe why the recommended path fits your roof, your timing and your financial situation.	

HOMEOWNER WORKBOOK

Create Your Property Record

Complete this page before severe weather, then review it once a year.

The easiest storm file to manage is the one that already contains the basic facts. Record the roof age if known, material, color, installing contractor, warranty location and last inspection date. Add the insurance carrier, policy contact method and deductible information from your current documents.

If the home has solar, record the installer, equipment brand, monitoring platform, warranty contact and normal production pattern. Save a recent screenshot from the monitoring system. A simple baseline can help you recognize a meaningful change after weather.

Take wide exterior photographs in good daylight. Include every side of the home, visible roof slopes, gutters, fencing and major exterior equipment. Store copies away from the property in a secure account you can reach from another device.

Roof installed	Date, contractor and material
Last inspection	Date, report location and main finding
Warranty file	Registration, invoice and completion photographs
Insurance	Carrier, contact, deductible and policy location
Solar	Installer, equipment, monitoring and baseline
Emergency contact	Contractor, mitigation and utility numbers
SET ONE ANNUAL REMINDER	
Choose a date before the usual spring storm season to update photographs, contacts, policy information and solar records.	

HOMEOWNER WORKBOOK

Your Contractor Conversation

Write the answers in your own words. If you cannot explain the proposal afterward, the conversation is not finished.

Begin with the diagnosis. Ask the contractor to identify the condition, location and likely cause. Request photographs and an explanation of what may happen if the work is delayed. Then move to the proposed solution and ask why it is appropriate for this roof.

Review the complete scope. Confirm removal, decking, underlayment, edges, valleys, flashings, penetrations, ventilation, accessories, cleanup, material delivery and protection of the property. If solar is involved, name the party responsible for every step from shutdown through verified production.

Finish with accountability. Know who manages the job, how changes are approved, when payments are due, what documents arrive at completion and how a later concern will be handled. Take notes while the contractor is present and ask for any important promise to appear in writing.

YOUR CHECKLIST

- Show me the condition and its location
- Explain why this scope solves it
- Identify everything included and excluded
- Describe the decking and change process
- Name the project manager
- Explain solar responsibilities when applicable
- Confirm payment and financing terms
- Provide warranty and completion records

A USEFUL FINAL QUESTION

What would you recommend if this were your home, and which part of the decision deserves the closest attention?

HOMEOWNER WORKBOOK

Solar Coordination Plan

Complete this page before panels are removed or roofing materials arrive.

Identify the solar installer, equipment owner, monitoring access, warranty contact and any required approval process. Confirm whether battery, generator or whole home backup equipment will be affected. Ask how the home will be prepared for any planned shutdown.

The roofing and solar teams should agree on the layout record, production baseline, shutdown, labeling, storage, attachment removal, old penetration sealing, deck access, new flashing, reset, commissioning and final production check. The homeowner should know who owns each step.

Confirm what happens if a panel, optimizer, inverter, attachment or wiring component needs replacement. Ask how added work will be approved and documented. At completion, save the layout, photographs, testing information and updated warranty records with the roof file.

YOUR CHECKLIST

- Production baseline captured
- Panel and attachment map prepared
- Shutdown responsibility confirmed
- Secure storage location agreed
- Old penetration treatment specified
- New flashing and attachment method identified
- Reset and commissioning responsibility confirmed
- Final production result documented
- Battery and backup needs addressed

DO NOT LEAVE THIS IMPLIED

The written plan should name who is responsible if the system does not return to expected operation after the reset.

ABOUT THE AUTHOR

A Local Advocate for Central Texas Homeowners

AUTHOR NAME is the owner of Texas Roof Guardians. Final biography and portrait will be added before publication.

Texas Roof Guardians is headquartered in San Antonio and serves Austin and communities across Central Texas. The company provides residential roof repair and replacement, new construction, storm damage documentation, insurance claim assistance, roof inspections, solar detach and reset, roof replacement with existing solar and ongoing roof care.

The company's approach is built around documentation, clear options and accountable workmanship. Its website reports more than fifty five star Google reviews and more than seven million dollars in approved claims. Texas Roof Guardians lists manufacturer credentials with GAF, Owens Corning and Atlas, along with BBB accreditation.

If you are unsure whether your roof needs repair, replacement or a possible insurance claim, begin with a documented assessment. The team will show what it sees, explain the likely cause and walk through the available paths.

CHOOSE YOUR NEXT STEP

- Schedule a free documented roof assessment
- Request a review of an existing roofing estimate or claim
- Schedule a roof and solar consultation

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