

# Information about T-Lock Shingles

## Does your home qualify for a new roof?

When they came out, T-locks were a heavier shingle with much more asphalt content than the T-lock shingles we saw in the last years of their existence. As asphalt prices increased, fillers were added and the shingles became thinner, more brittle and less capable of living up to their name. They were widely used from New Mexico, Colorado and into Wyoming and other areas where high winds were a problem.

When architectural shingles came into being, the use of T-locks lessened greatly to the point that it was no longer cost effective to manufacture them. The last manufacturer in our area to offer them quit making them in 2004-2005.

### Why does this matter?

If you have a T-lock shingle roof on your home, we highly recommend that you have a qualified local roofer take a look at it. If there is any damage at all, you should be able to qualify for a new roof. Right now most insurance companies are happy to replace T-lock roofs; they can't be repaired because new material isn't available. With the recent high winds and hail storms in our area, almost every roof with T-lock shingles will qualify for a brand new roof with an upgrade to an Architectural style shingle. A standard Architectural shingle carries a 30-year warranty and can be easily upgraded to a 110mph wind warranty. This is much better than the T-lock's 25-year and 70mph warranty.

Home inspectors for insurance underwriters have been instructed to report the presence of T-lock shingles as a major insurance hazard, many companies have cancelled or denied coverage if this type of shingle exists on a roof. Additionally, the few insurance companies that continue to cover this type of roof have done a variety of things with regard to increased premiums; depreciating the value of T-lock shingles to lessen replacement payouts and deductible riders for the roof that have included things like making the deductible for a roof replacement 10% of the home value. It basically means that you will be paying for the roof replacement yourself.

If you try to sell your home in the future with a T-lock roof, you will find that your pool of buyers will be extremely limited since getting the property insured will be nearly impossible for any potential buyer.

If you are looking to buy a home, the best advice is to avoid any home that has a T-lock roof. If you just must have that house because there's no other house that will possibly do...then you may want to consider instructing your realtor to write it into your contract offer that the current owner is responsible for replacing the T-lock roof with a new roof, permitted and inspected by the regional building department, prior to closing. Be aware, however, that most sellers don't have the 'spare' \$5,000 or more it would take to replace the roof on their own.

Even if your roof has been inspected by other roofers, yourself, a friend, or your insurance adjuster after the last big storm, it's still a good idea to have a free inspection performed by Colorado Front Range Roofing. Damage from hail and other factors can be obvious but can sometimes be very subtle, and your family handyman or other roofers may have missed damage indications that we will find. As a locally operated Colorado Front Range business, you know right where to find us and if you ever have a warranty claim involving your roof, we'll be there.

Lastly, if you absolutely need to repair a T-lock roof, you may look to E-bay or Craigslist, there are a few roofers and suppliers that have shingles they have held onto and you will see them for sale occasionally on sites like these. However, I urge you to try to get your insurance company to replace your roof before going to extreme measures to repair it.