

How to fix a leaking roof

A new year has arrived, and with it a new series for API readers. Each month we'll bring you expert tips on a different aspect of maintenance and renovation to help keep your most valuable asset in top shape. To kick off the series, we look at the common problem of a leaking roof. **FIONA MARSDEN**

When you talk about keeping a roof over your head, you usually mean paying the mortgage. But if the roof on your home or investment property begins leaking, the phrase can take on a whole new meaning.

In this article, we'll look at some of the common causes of roof leaks, telltale signs to watch for, how to find the right professional to fix the problem, and ways to prevent future leaks. We'll also examine financial aspects like tax and insurance.

WHAT CAUSES ROOF LEAKS?

"In the case of tiled roofs, leaks can occur when the waterproof cement pointing around the hips and valleys ages and dries out," says David Hallett, general manager of Archicentre.

"Sections of pointing can dislodge and fall out, which can let water in under the roof."

Generally speaking, roof tiles themselves are quite hardy. However, roof leaks can sometimes begin if a tile cracks or breaks

after someone stands on it or a tree branch falls on it.

When it comes to corrugated steel roofs, rust is a common cause of leaks; particularly if the roof is old or there's not enough of a slope to allow water to run freely down to the gutters. Over time, water can 'pond' in the same places and cause rust.

"Even in so-called flat roofs, there should be a minimum pitch of about two degrees," says Hallett.

Flashing, which is the waterproofing material around structures like air conditioners and vent pipes, can also cause roof leaks. If the flashing hasn't been installed properly, or if it has deteriorated over time, water can enter the roof space.

Blocked gutters are a key culprit for leaks in both tiled and metal roofs. If you don't keep them clear of debris like leaves, sticks, hail and the occasional small animal that has met an unfortunate demise, rainwater will be unable to run through the gutters and down the drainpipes.



"Water has to escape somewhere," says Hallett. "It will overflow and run down the outside of the building, or inside the property if you have a box gutter."

TELLTALE SIGNS OF A LEAKING ROOF

On the outside of your property, look for flashing that has come loose and is flapping in the breeze. Weed-choked gutters are another giveaway.

"They're a sign that if you don't have a roof leak now, you probably will soon," says Hallett. "Make it a priority to clear out the debris, or get a professional to do it for you."

Cherie Barber of Renovating for Profit also suggests looking for mould or water discolouration on painted brickwork, and flaking or swelling paint on woodwork.

"Inside the property, look for water

running down the walls, or mouldy or sagging ceiling plaster," she says. "Lights constantly blowing in one area of the ceiling could also be a sign that water has come into contact with electrical wiring. This needs professional attention."

Hallett agrees. "Water can run along roof beams for quite some distance before finding its way inside a building. By the time this happens, there may be more damage than you think. Water and electricity don't mix – so call in a professional to remedy the situation."

FINDING THE RIGHT PERSON FOR THE JOB

According to Hallett, the original source of a roof leak can be notoriously hard to find, because the place where you first see

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evidence of a leak may be some distance from where the water is actually coming in.

"If you don't call in someone who's experienced in tracing leaks to their source, you can spend a lot of money not fixing the problem," he says. "A qualified roof plumber is your best bet. They're specifically trained to deal with roofing and stormwater; as distinct from a drainage plumber who deals with water supply and sanitary drainage. A roof plumber may also be able to advise whether you need additional tradespeople like electricians, tilers or plasterers to complete other aspects of the job."

Hallett advises asking to see their licence and evidence of their experience in finding leaks and undertaking remediation work. Make sure they provide a registered business address and not just a mobile

phone number. "Get a minimum of three written quotes," he says, "and obtain a clear understanding of what each plumber thinks the problem is and how they intend to fix it."

Make sure each person is quoting on the same work, as it's hard to assess quotes if each one is proposing to do different things to fix the problem. "Even better," says Hallett, "seek advice from one tradesperson at the outset about what the problem is, and then get quotes from other people to fix it. This will help ensure you get independent advice at the outset and could save you money in the long run."

Roof plumber Glen Vandenhoeck of Hooky's Roofing in Sydney also advises paying for an assessment of the problem upfront, so that you know what you're dealing with. "Then you can choose to engage that tradesperson to do the actual repair work, or seek quotes elsewhere," he says. "It's also important to keep in mind that the cost of roof repairs will vary according to factors like the property's accessibility, how high the roof is, and how steeply it's pitched."

It's important to find out about the plumbers' safety procedures, too.

"When it comes to roof repairs, safety should be your number one priority," says Cherie Barber. "Professional operators should be able to provide you with a safety plan detailing precautions like harnesses

and scaffolding that are designed to minimise the risk of accidents."

Insurance is another important issue. The tradesperson should have adequate Workers' Compensation insurance, along with public liability insurance for themselves and all employees or sub-contractors. Additionally, it's your responsibility as the owner to provide a safe working environment.

"It's advisable to call your own insurance company to tell them you're having the roof repaired," says Barber, "and double-check that you'll be covered in the event that one of the tradespeople is injured and sues you."

Plumbers and electricians are required to give you a certificate of compliance upon completion, to verify that the work has been done in accordance with recognised standards and legislation.

"They also have to register the certificate with the relevant state authority (generally a plumbing industry commission) so you have somewhere to go if there's a problem with the work later down the track," says Hallett. "Only engage a tradesperson who's prepared to give you a certificate, and make sure you actually get it."

If you're an investor, it's worth remembering that landlords have a duty of care to tenants to provide a safe place to live – another reason to put safety first. If you own a strata title apartment and the Owners Corporation is responsible for getting the roof repaired, it's a good idea to ask an

independent tradesperson to inspect the works and verify that they've been completed properly. "It's worth the cost of a few hundred dollars for peace of mind," says Barber.

PREVENTION IS BETTER THAN CURE

Like any aspect of owning a property, prevention is definitely better than cure when it comes to leaking roofs.

"Properties inevitably deteriorate over time," says Hallett. "By inspecting your property regularly and acting on any issues promptly, you should be able to sort things out without too much extra cost or inconvenience."

"If you don't undertake regular inspections or delay any necessary repairs, the problem will just get bigger and you could face a bill for thousands of dollars."

If you own a unit in an apartment block (particularly one that's 30 years old or more) consider engaging a professional to do an annual inspection of the entire building.

"This won't cost more than a few hundred dollars," says Hallett. "If you're part of an Owners Corporation, your regular contributions should cover the expense."

For other owners, Hallett advises inspecting the roof cavity once a year to check for signs of water stains on the timber framing.

Barber recommends checking the guttering for blockages and signs of deterioration. "People tend to overlook gutters as a property maintenance issue because they're out of the line of sight," she says.

Check guttering once every couple of years if the property is in an area without too many nearby trees, or if it's in a multi-storey development and the roofline is well clear of trees. If it's a single-storey building or located in a well-treed area, you may need to do it more often.

During summer and early autumn, many areas around Australia are prone to natural disasters such as bushfires, cyclones and severe storms. This season, the Bureau of Meteorology is predicting higher than average rainfall in eastern, northern and southwest Australia, and more cyclones than usual in northern Australia. The SES, building commissions and planning departments have a wide range of information on preparing your property to withstand natural disasters, so check what's available in your state.

MAKING A CLAIM: SORTING OUT TAX AND INSURANCE ISSUES

Depending on the circumstances, your insurer may agree to pay for part of the cost of repairing a leaky roof and/or associated

damage to the property's interior or exterior.

"Generally speaking, roof repairs would be covered under most policies," says Paul Giles, communications manager at the Insurance Council of Australia.

"However, no two policies or events are alike, so don't automatically assume that you'll be covered. Insurers assess each claim on its merits."

Check the excess on your policy too, because you'll probably have to pay it before repairs can be undertaken.

Giles points out that much of your success in claiming will depend on how much you told the insurer in the first place. "The owner has a duty to disclose everything they know about their property," says Giles. "This not only enables the insurer to provide the most appropriate coverage, but ensures that the value of your cover reflects the cost of replacing what's been damaged, if you have to make a claim."

If you're not the property's owner-occupier, for example, you have a duty to tell the insurer that it's not your primary place of residence. Some insurers automatically ascribe an additional level of risk to tenanted properties. If you don't tell the insurer the property is tenanted, then make a claim and say the tenant caused the damage, your claim may not get too far.

Extensions are another example of the importance of disclosure. If you build an extension without seeking council approval and later claim for damage, the insurer may reject the claim because the structure wasn't built legally.

Giles also points out that owners have a duty of care to ensure their property is well

Roofing jargon demystified

Like any specialised area, roofing comes with its own jargon. Here, we decode some common roofing terms so you can speak to your tradesperson with confidence.

- **Ridge:** the roof's horizontal apex.
- **Hips:** outer sloping corners of the roof.
- **Valleys:** inside sloping corners of the roof.
- **Flashing:** waterproofing material around structures attached to the roof.
- **Ridge capping:** angled tiles or steel segments joining the material on either side of the roof ridge.
- **Pointing:** mortar that binds ridge capping together.
- **Sarking:** reflective aluminium foil attached to rafters on the underside of the roof, to provide insulation and weatherproofing.

maintained. "Sometimes, insurers reject claims for leaking roofs in the wake of a major weather event because they've been able to demonstrate that the roof wasn't kept in good order beforehand." (See below for tips on how to maintain your roof.)

In some instances, the Tax Office may allow you to claim out-of-pocket costs associated with roof repairs, such as the policy excess or any portion of the repair costs that aren't covered by insurance. But

beware: the tax man will be on the alert for questionable activity.

"The Tax Office looks at repairs and maintenance to investment properties very closely, particularly when large sums of money are involved," says Danny Lustig, CPA and partner at Lowe Lippmann in Melbourne.

"The Office draws a clear distinction between a genuine repair and a capital improvement. A repair is allowable as a full deduction; that is, you can claim the full amount as a deduction at your marginal tax rate, in the financial year during which you incurred the expense." In other words, if you claim \$500, and you're on a marginal rate of 30 cents in the dollar, you'll reduce your taxable income for that year by \$150.

Examples of repairs include patching, plastering or making good with a material identical to the original. Replacing a damaged section of a roof with the same material would be considered a repair, but replacing it with a different material wouldn't.

By contrast, a capital improvement can only be claimed as a deduction over a long period of time. For roof improvements, this is generally 2.5 per cent per year over 40 years. Repairs to internal fittings and fixtures may be claimed over shorter periods, but check with your accountant.

The bottom line? "Don't go and spend money on your investment property just because you think it'll save you a heap of tax," says Lustig. "Spend when necessary, to keep your property in good repair, attract a good tenant or increase the asking rent." **api**

Next month: How to strip and hang wallpaper.

Safety first – why DIY and roofs don't mix

Although API's new 'How to' series aims to guide you through the practical aspects of property maintenance and home improvements, fixing a leaking roof is one situation where it's always smarter to hire a professional.

"I would advise owners against getting up on the roof to fix the problem themselves," says David Hallett, general manager of Archicentre. "The steep slope of many roofs can make them hard to navigate; particularly after rain and in the colder months when they can become very slippery. When you factor in the distance from the ground, it can be a dangerous combination for the average property owner." And, as Hallett points out, simply walking on the roof can damage the roofing material and cause leaks if you don't know what you're doing.

Going inside the roof space to check for signs of water leaks is also unwise. "It's easy to put a foot wrong, miss a joist and go through the ceiling," says Hallett.

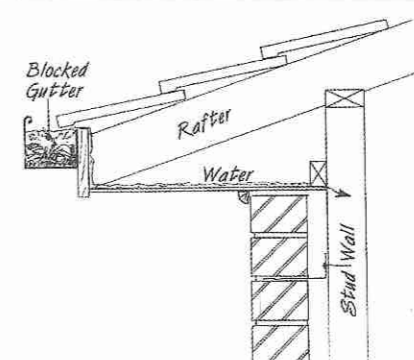
What's more, water leaking on wires can be dangerous, as can the intense heat inside many roof spaces; especially in summer when the temperature can hit 60 to 80 degrees. "It's not unusual for people to get heatstroke in a hot, confined roof space," says Hallett. "If no-one knows you're up there, it could be quite dangerous."

Cherie Barber from Renovating for Profit says, "I'm a professional renovator, but I never get up on a roof myself. Even on flatter roofs, pools of water can make the surface slippery. If there's rust, you could go through the roof and down into the ceiling. A qualified roof plumber will have the expertise and safety equipment to do the job safely and professionally."

TIPS



Overflowing gutters
Accumulated vegetation in gutters remains moist and corrodes joints and corners. Clean out gutters with gloves. Fitting gutter guard mesh strips is essential where large trees are in close proximity.



Overflowing gutters on some soffits can cause internal flooding.

Figure 1

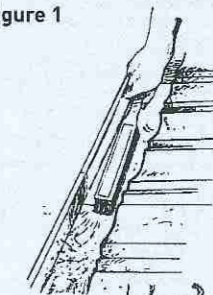


Figure 2

Repairing guttering and downpipes
Where cracks or holes are evident, clean the area with water and a wire brush as in Figure 1. When dry, apply gutter sealant with a cartridge gun (see Figure 2). Spread to ensure good adhesion to the metal surrounding the damaged area. Cracks of holes in downpipes can be sealed similarly. However, where the corrosion is extensive, replacement will be necessary.