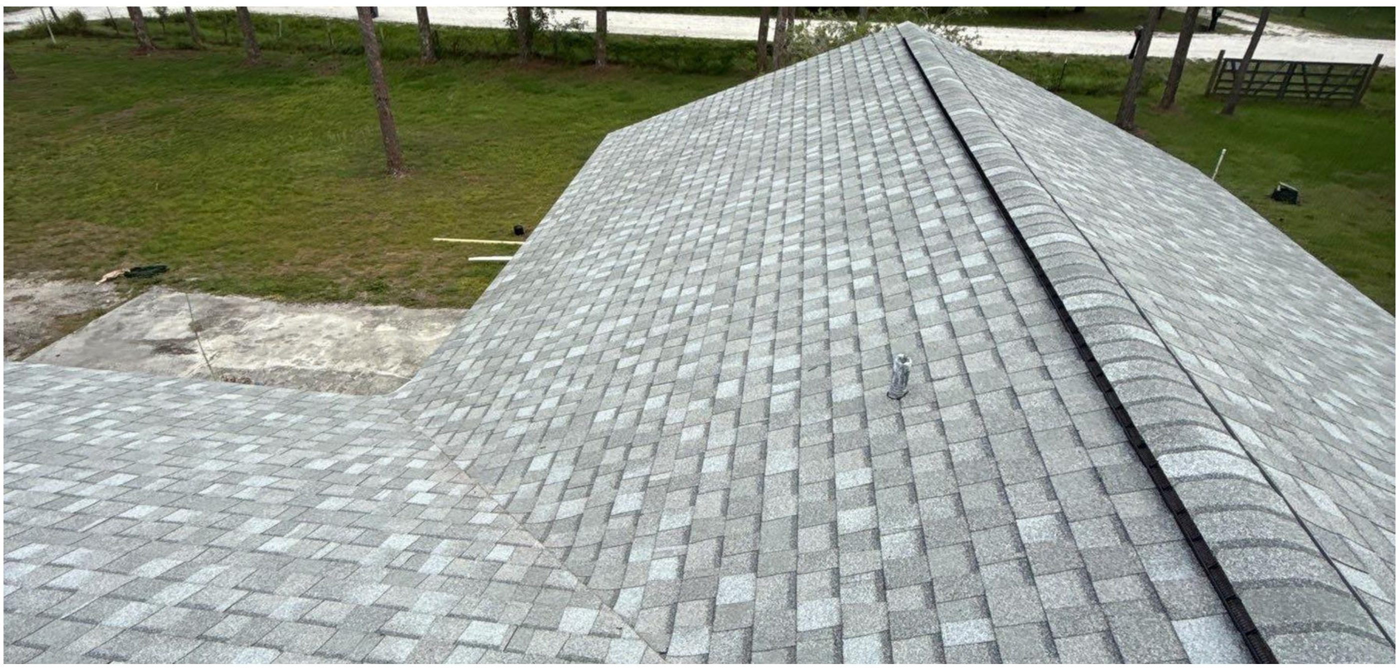
Roofing for Realtors

What South Florida Agents Should Know



Purpose

A short field guide for roof issues that may affect inspections, insurance, negotiations, closings, buyer confidence, and seller preparation.

Prepared by Roofs Done Right LLC

Licensed Florida Roofing Contractor CCC1334197 | Palm Beach County and surrounding South Florida areas | (561) 339-0691 | roofsdoneright.com

1. Why This Guide Matters

Roof questions often come up during inspections, insurance conversations, repair negotiations, and closing timelines. The goal is not to turn agents into roofers. It is to help agents recognize common concerns, ask better questions, and know when a licensed roofing contractor should be involved.

Simple rule

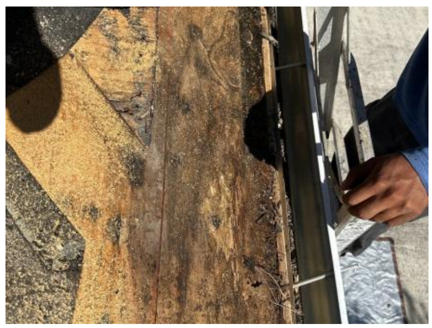
Agents should notice and document concerns, not diagnose them. If a roof issue may affect insurance, negotiations, or timing, get clarification early.

What leaks can look like

A leak does not always show up as water dripping from the ceiling. In South Florida, clues may appear on the soffit, fascia, exterior wall, garage ceiling, closet ceiling, or around vents and light fixtures.

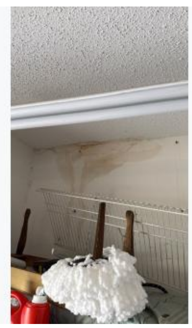
Exterior clue

Soffit or fascia staining can be an early sign that water is entering above or behind the roof edge.



Hidden damage

A small visible clue can sometimes point to more significant damage under the roof surface.



Interior clue

Interior stains may appear away from the entry point because water can travel.

2. The Realtor's Role

Helpful	Avoid
Ask for roof age by permit, seller disclosure roof items, inspection report language, repair invoices, and photos. Recommend the right professional when a concern appears.	Saying the roof is fine, not leaking, insurable, good for a certain number of years, or only needs a patch. Diagnosing the cause of a stain or promising insurance outcomes.

First 24 Hours After a Roof Issue Shows Up

- Read the exact wording in the report.
- Identify the concern: age, permit, visible damage, active leak, prior repair, or insurance documentation.
- Ask for roof permit records, seller disclosure roof items, repair invoices, and photos.
- Send relevant pages, roof photos, stain photos, and deadlines to a licensed roofer if clarification is needed.
- Confirm insurance questions directly with the buyer's insurance agent or carrier.
- Avoid saying the roof is good, bad, uninsurable, fixed, or definitely needs replacement before review.

Roof Deal Triage

Issue type	What it usually means
Documentation	Roof age, permits, prior work, insurance requests, or missing paperwork.
Repair	Possible isolated issue: broken tile, small flashing issue, or limited leak area.
Evaluation	Unclear condition, ceiling stain, mixed system, or further review recommended.
Replacement conversation	Widespread deterioration, repeated leaks, failed documentation, or unpermitted re-roof concern.

3. Insurance, Inspections, and Who Does What

Four-point and wind mitigation

Roofs Done Right does not currently prepare complete four-point or wind mitigation reports. These insurance-related forms should be completed and signed by a Florida-licensed professional who is authorized for the applicable form and acceptable to the insurer.

The professionals and documentation an insurer accepts can vary by form, carrier, property, and program. Agents and clients should confirm current requirements directly with the insurance agent or carrier before ordering a report.

Wind mitigation: roof-to-wall attachments

Roof-to-wall attachment describes how the roof framing is connected to the walls. The type of attachment can affect a wind mitigation report, but agents should not identify the attachment type or promise credits.

Term	Plain-English idea
Toenails	Fasteners driven through framing into the wall/top plate.
Clips	Metal connectors that help fasten roof framing to the wall/top plate.
Single wraps	Straps wrapping over one side of the truss/rafter.
Double wraps	Straps wrapping over both sides of the truss/rafter.
Not visible / unknown	Access is limited, concealed, or not clearly documented.

Why a roofer can still matter

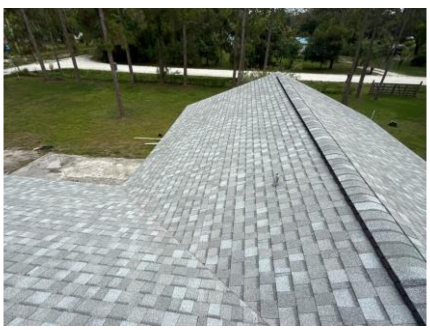
A roof evaluation is different from a four-point or wind mitigation report. A roofer may provide a more detailed roof-side review and may find leaks, flashing issues, penetrations, prior repair concerns, or roof transition details that a general form-based inspection may not fully address.

4. Roof Types and Warning Signs

Roof type	What an agent may notice
Tile	Broken or slipped tiles, exposed underlayment, debris in valleys, staining at fascia or soffit.
Shingle	Missing or lifted shingles, curling, granule loss, exposed nails, or patch areas.
Flat / low-slope	Ponding water, cracks, blisters, open seams, scuppers, drains, or transitions.
Metal	Loose fasteners, open seams, rust, sealant failure, penetrations, or panel movement.
Mixed system	More than one roof type or roof section, such as tile or shingle with a flat patio, addition, or garage roof.

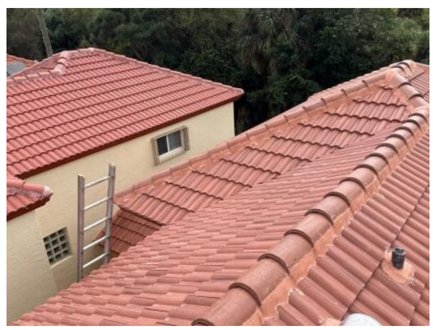
Mixed system explained

A mixed system means the property has more than one roof system or roof section. Each section may have a different age, permit history, material, slope, drainage pattern, and leak risk.



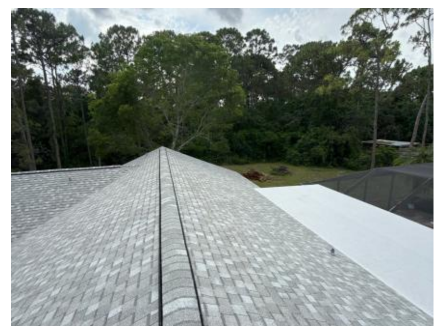
Shingle roof

Common on many South Florida homes. Watch for lifted, missing, curled, or worn shingles.



Tile roof

Common in South Florida. Broken or slipped tiles can expose underlayment below.



Mixed system

More than one roof type or section, such as shingle plus flat roof or tile plus flat roof.

5. High-Attention Roof Areas

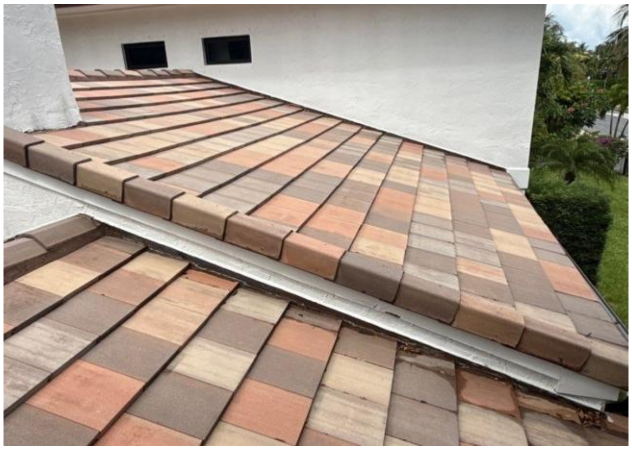
Some roof areas deserve extra attention because water, wind, debris, and prior repairs often create problems there. Agents should notice visual cues and bring in a licensed roofer instead of diagnosing the cause.

Exterior clues	Interior clues
• Missing, cracked, lifted, or displaced materials • Broken or slipped tiles • Exposed underlayment • Rust on metal components • Roof cement, tar, or obvious patching • Damaged or stained fascia • Soffit staining or damage • Standing water on flat sections	• Ceiling stains • Wall stains near exterior walls • Bubbling paint • Musty odor • Soft drywall • Stains around vents, skylights, or light fixtures • New paint in isolated ceiling areas • Garage ceiling stains

Area	Visual cue an agent may notice
Valleys	Debris, staining, cracked material, exposed underlayment, or prior patching.
Returns below valleys	Staining, loose material, water marks, or damage below the return.
Crickets / saddles	Debris, ponding, staining, cracks, or patched areas behind an obstruction.
Roof-to-wall transitions	Staining, open sealant, loose flashing, counterflashing gaps, or prior repairs.
Penetrations	Stains around vents, loose mounts, cracked boots, exposed fasteners, or patching.
Flat-to-slope / scuppers	Ponding, blisters, open seams, worn coating, overflow marks, or stains.

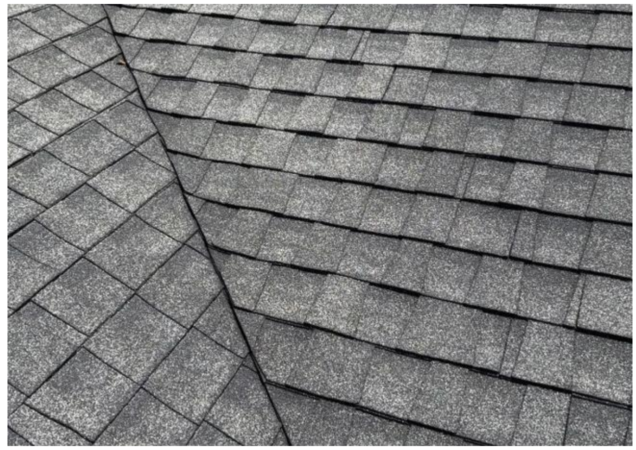
High-Attention Photo Examples

These examples show areas agents may notice in photos or from the ground. They are visual cues, not a roof diagnosis.



Valley

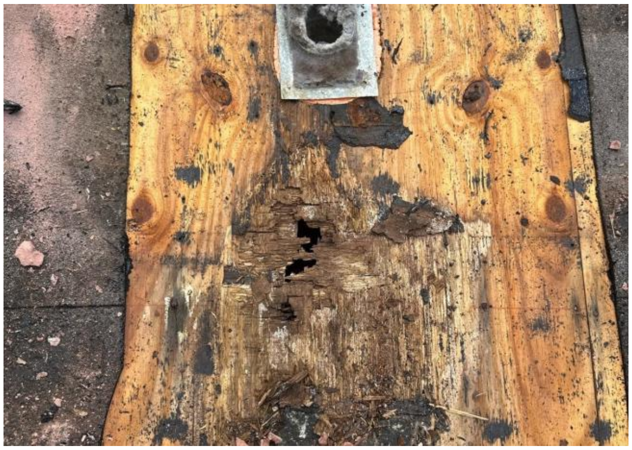
Where roof planes meet and water concentrates. Look for debris, staining, cracked material, or prior patching.



Return below valley

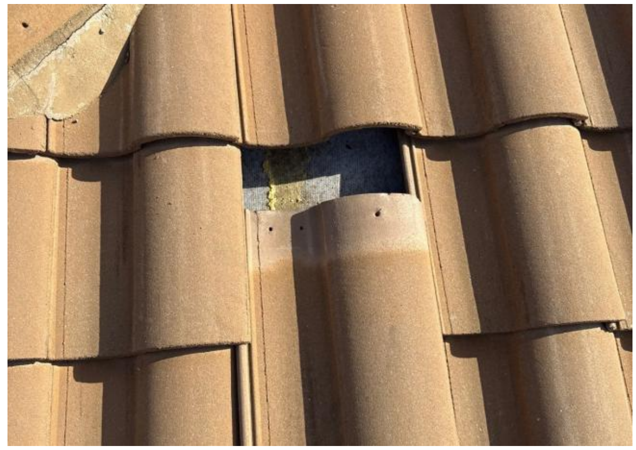
Runoff can concentrate near a lower return or edge. Look for staining, loose material, or damage below.

More Visual Cues Agents May Notice



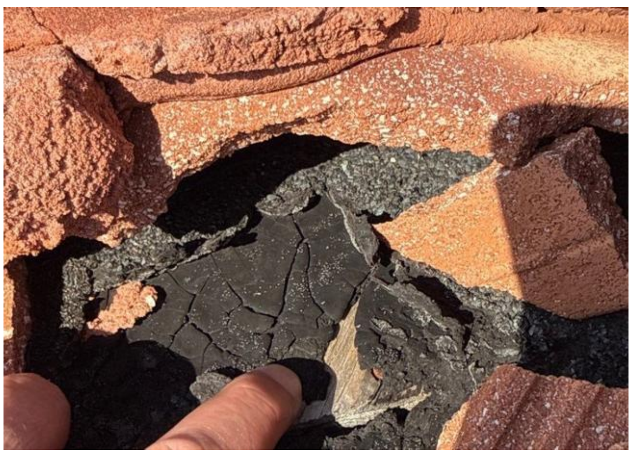
Plumbing vent

Small penetrations can leak. Failed flashing or staining around the opening should be reviewed.



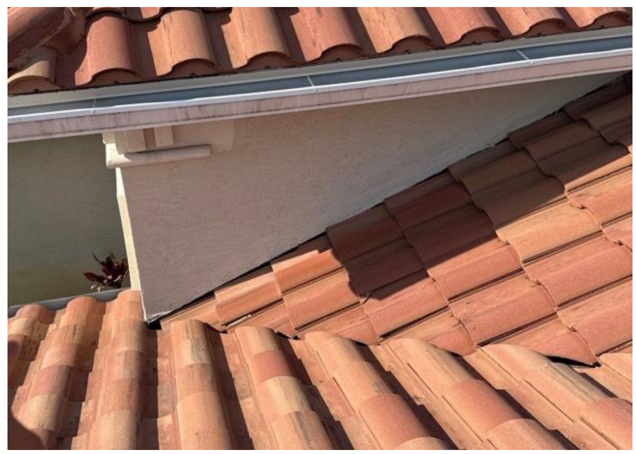
Slipped tile

A slipped tile can expose underlayment. Sun and rain can damage exposed underlayment over time.



Broken tile / exposed underlayment

Broken tile can expose the waterproofing below. Do not assume it is harmless.



Outside corner

Corners rely on flashing and waterproofing details. Look for staining, cracked sealant, or patching.

Visual guide only

Agents should flag concerns and have roof issues reviewed by a licensed roofer instead of diagnosing roof condition.

6. Roof Age, Permits, and Documentation

For transaction and insurance conversations, verify roof age using the best available records, including permit history, final inspections, contracts, invoices, warranties, and prior inspection documents. A roofer may offer an opinion about apparent age or condition, but that opinion may not satisfy an insurer, lender, municipality, or buyer without supporting documentation.

- Key point: Ask for roof permit and final-inspection records early.
- If prior roofing work appears unpermitted or incomplete, consult the applicable building department and qualified professionals before assuming the remedy. Options and transaction effects vary by jurisdiction, property, work performed, insurer, and timing.

Documents to request	Why it matters
• Roof permit record • Final inspection record, if available • Roof warranty information • Prior repair invoices • Seller disclosure roof items • Four-point and wind mitigation reports, if available	• Insurance may ask for roof date • Buyers may ask for permit history • Open permits can delay closing • Unpermitted work can reduce confidence • Mixed roof systems may have different dates • Repair history helps explain current condition

South Florida situations to clarify early

Condo / HOA	Verify who controls roof repairs or replacement.
Solar	May affect access, warranty, cost, and timing.
Skylights	Common leak area; staining should be reviewed.
Satellite / old mounts	Can leave penetrations that may leak.
Patio roofs / additions	May involve different systems or permit histories.
Mixed systems	Clarify each roof section, age, material, transition, and permit history.

7. Seller and Buyer Checklists

Seller Pre-Listing

Ask the seller	Look for
• How old is the roof by permit? • Do you have the roof permit record? • Do you have invoices for roof work? • Has the roof ever leaked? • Were ceiling stains repaired? • Are there active issues now? • Have insurance concerns come up? • Separate roof sections or mixed systems?	• Visible ceiling stains • Freshly painted ceiling patches • Missing/cracked roof material visible from ground • Garage or closet water stains • Damaged, stained, or deteriorated fascia • Soffit staining or damage • Debris in valleys or gutters • Flat roof additions or transitions

Buyer Showing / Inspection Period

From the curb / outside	Inside / document review
• Roof looks uneven or patched • Tiles or shingles missing/displaced • Tree limbs touching the roof • Fascia staining or damage • Soffit staining or damage • Additions, patio roofs, or mixed systems	• Ceiling stains or bubbling paint • Stains near vents, skylights, or exterior walls • Musty smell or isolated fresh paint • Inspection report flags roof • Seller disclosure notes leak/repair • Insurance asks for roof documentation

Before deadlines

Ask: Is this a documentation issue, repair issue, evaluation issue, or replacement conversation?

8. Storm Season and Client-Safe Language

Before heavy storm activity	After major weather
• Trim trees away from roof lines • Check for missing/displaced roof material • Review gutters, scuppers, and drainage paths • Check ceilings, fascia, and soffits for signs of past leaks • Review insurance and roof documentation	• Do not climb the roof • Take photos from the ground if safe • Look for interior stains or active dripping • Document visible damage • Verify insurance questions with carrier or agent

Client-safe examples

Situation	Simple language
Buyer concern	Let's verify the roof age, permit history, and condition during the inspection period.
Seller pre-listing	Let's gather the roof permit, age, repair invoices, and any insurance or inspection documents.
Ceiling stain	That stain is worth asking about. It may or may not be roof-related, and it may or may not be active.
Insurance question	Insurance requirements vary by carrier, so the buyer should verify directly with the insurance agent.
Inspection flags roof	Let's read the exact wording, gather roof documents, and have the concern reviewed before we negotiate.

Next step

When a roofing concern comes up, have it reviewed by a licensed roofing contractor before making assumptions.

Important note: This guide is general educational information, not a roof diagnosis or legal, insurance, engineering, home-inspection, permitting, code, underwriting, or HOA advice. Requirements can change and may vary by property, municipality, carrier, association, and transaction. Verify each issue with the appropriate licensed or authorized professional.

9. When a Roofing Question Could Affect the Deal

For roof repairs, roof evaluations, replacement planning, or transaction-related roofing questions in Palm Beach County and surrounding South Florida communities, contact Roofs Done Right LLC before deadlines become urgent.

Call: (561) 339-0691 | Website: roofsdoneright.com | Florida Roofing Contractor: CCC1334197

Related resources: Roof Inspections, Roof Repair in Palm Beach County, and Contact Roofs Done Right at roofsdoneright.com.