

Wood Roofs in Boulder County



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Wood roofs, once considered an attractive roofing option, are now sometimes viewed as a fire hazard. This article is in no way meant to stigmatize homes with wood roofs, as wood roofs are often in good condition and have been treated to be fire retardant. Rather, this article is meant to provide information to homebuyers so they can make informed choices.

In 1994 the city of Boulder mandated that all wood roofs be replaced by Jan. 1, 2014. Until this deadline, up to 50 percent of the wood roof surface can be repaired in a 365 day period if the replacement wood is treated to be fire retardant. The city uses this definition: "Wood roof covering material" means an exterior surface material used as a top covering made of wood. "Wood," for the purposes of this definition, means any natural or composite material containing at least 50 percent wood by volume.

Lafayette, Louisville, Superior, Erie, Lyons and Longmont allow wood roofs to be installed and replaced if they meet certain guidelines. The officials I spoke to in a couple of those communities said that although they don't prohibit them, they don't recommend them.

Properties that are in unincorporated Boulder County and fall under the jurisdiction of the county rather than a particular town or city have different restrictions for properties located in the mountains and those in the plains. Properties in the plains/Fire Zone 2 can replace or install wood roofs if fire retardant-treated shakes or shingles are used. It is prohibited to use wood for roof replacement and for new roofs in mountain properties/Fire Zone 1.

Boulder County's policy for homes in both zones is to allow repair of roughly 5 percent to 10 percent of a wood roof that is damaged. For more extensive damage they want the owner to get a permit and replace the roof. The new county code that is being discussed may be more lenient and allow repair of up to 20 percent of the roof. (The county generally only enforces this policy when they receive a specific complaint.)

In addition to city and county regulations, HOAs can have regulations regarding roofs even when the municipalities they are located in don't. Therefore, neighborhood covenants should be checked.

Roofing contractors informed me that older wood shake roofs were thicker and could last 20-plus years. Some even lasted 35 years. In the 1980s the cost of the thicker shakes got so high that many builders switched

to using shakes of medium thickness, which last approximately 15 years. (Some homeowners chose to use the more expensive thicker ones when replacing their roofs because of the longer life span.)

The roofers said that old shakes split easily, so if a repair is needed the last couple of years of the roof's life, they recommend roof replacement rather than repair because the roofer may cause additional damage when walking on the roof to make the repairs. Wood roofs are repaired or replaced when they are damaged to the point that the underlayment is exposed.

They also said that wood roofs are expensive to install, as the cost of materials is high and the installation is labor intensive. (They are about the same price as other roofs to tear off.) Whereas other materials can be made fire retardant to a Class A level, most wood roofs are Class B at best. (It could double or triple the cost to make them Class A, so it is cost prohibitive.)

Some insurance companies charge a higher premium to insure a wood roof, especially if the home is in a high hazard fire area. Others have no surcharge, but if the roof is destroyed they will only pay a value based on depreciation, and one company said that in our climate they depreciate wood roofs faster than other roofs. Another company excludes wood roofs if the insured is a new customer. For an existing customer they pay on the actual cash value if the roof is damaged. Another company will insure the roof if it is in decent condition, but there is a mandatory 2 percent deductible for wood roofs for wind and hail damage.

Many homes in the area currently have wood roofs. When considering purchasing a home with a wood roof, have the roof inspected, check insurance company policies and look into the local regulations. If the roof needs repair or replacement it can be addressed under the inspection clause of the purchase contract.

A friend of mine sold her Boulder home a few years ago. Aware of the regulations and hoping to avoid any problems relating to her wood shake roof, she had it inspected and repaired before putting her home on the market. She also got a certification from the roofer that the roof was in good condition. She was informed and prepared, and had a successful sale.

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