



AMANDA TIHEY

The Steel City Agent · Keller Williams Exclusive

SOUTHWESTERN PENNSYLVANIA HOMEOWNER SERIES

THE COMPLETE ROOF GUIDE

Types, Costs, Pros & Cons — Everything You
Need to Know Before You Buy, Sell, or Replace a
Roof in Western Pennsylvania

Presented by

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For informational purposes only.
Consult a licensed roofing contractor
for project-specific guidance.

The 4 Most Common Roof Types

Western Pennsylvania's climate — cold winters, heavy snow, wet springs, and humid summers — shapes which roofing materials perform best here. Here's what you need to know about each type.

Asphalt Shingles

3-TAB & ARCHITECTURAL

TYPICAL COST (SWPA)

\$4,000 – \$12,000


Lifespan: 20–30 years

✓ PROS

- Most affordable upfront cost
- Widely available — easy to find contractors
- Huge variety of colors and styles
- Good wind & fire ratings available
- Easy to repair individual sections

✗ CONS

- Shorter lifespan vs. premium options
- Can crack in extreme temperature swings
- Less eco-friendly — petroleum-based
- Architectural > 3-tab but still mid-tier durability

 **PITTSBURGH CONTEXT:** Most common roof in SWPA. Works well in our climate — holds up to snow and moderate hail. Architectural shingles recommended over 3-tab for Pittsburgh homes.

Metal Roofing

STANDING SEAM & CORRUGATED

TYPICAL COST (SWPA)

\$10,000 – \$30,000+


Lifespan: 40–70 years

✓ PROS

- Exceptional longevity — can outlast the house
- Excellent snow shedding (critical for SWPA)
- Energy efficient — reflects radiant heat
- Low maintenance once installed
- Increasingly popular — improves resale value

✗ CONS

- High upfront cost
- Noisy in heavy rain without proper insulation
- Dents from large hail
- Expansion/contraction can loosen fasteners over time
- Fewer local contractors than asphalt

 **PITTSBURGH CONTEXT:** Growing fast in Pittsburgh due to heavy snow loads. Standing seam is premium — great for steep roofs in Shadyside, Mt. Lebanon, and older Victorian-style homes.

Wood Shake & Shingles

CEDAR & PINE

TYPICAL COST (SWPA)

\$8,000 – \$20,000

Lifespan: 20–40 years

✓ PROS

- Beautiful, natural aesthetic
- Good insulation properties
- Environmentally friendly (biodegradable)
- Can last 40+ years with proper maintenance
- Highly sought-after on period homes

✗ CONS

- High maintenance — requires regular treatment
- Not fire-resistant without chemical treatment
- Susceptible to mold, mildew, and rot in wet climates
- Not allowed in some municipalities (fire codes)
- More expensive than asphalt

 **PITTSBURGH CONTEXT:** Common on historic homes in Squirrel Hill, Shadyside, and Fox Chapel. Pittsburgh's wet weather can be tough on wood — requires diligent maintenance and periodic re-treatment.

Slate Roofing

NATURAL & SYNTHETIC

TYPICAL COST (SWPA)

\$15,000 – \$50,000+


Lifespan: 75–150 years (natural)

✓ PROS

- Unmatched longevity — can last a century
- Fire resistant, rot resistant
- Stunning, timeless aesthetic
- Adds significant resale value
- Environmentally friendly — natural stone

✗ CONS

- Very high upfront cost
- Extremely heavy — requires reinforced structure
- Fragile — can break if walked on improperly
- Specialized contractors required (rare, expensive)
- Difficult and costly to repair

 **PITTSBURGH CONTEXT:** Iconic in older Pittsburgh neighborhoods — you'll see it throughout Squirrel Hill, Shadyside, and Pittsburgh's East End. Many century-old slate roofs are still performing. Repair-vs-replace decisions require a specialist.

Understanding Roofing Costs

Cost varies significantly by material, pitch, complexity, and contractor. Here's what drives the final number — and what to watch out for.

COST PER SQUARE (100 SQ FT) — INSTALLED, SWPA MARKET

3-Tab Asphalt Shingles	\$150	\$250	\$4K–\$8K	BUDGET
Architectural Asphalt Shingles	\$250	\$400	\$7K–\$14K	STANDARD
Impact-Resistant Asphalt	\$350	\$500	\$10K–\$16K	STANDARD+
Metal (Corrugated / R-Panel)	\$400	\$600	\$12K–\$18K	PREMIUM
Metal (Standing Seam)	\$700	\$1,200	\$20K–\$36K+	PREMIUM
Wood Shake / Cedar	\$500	\$900	\$15K–\$27K	PREMIUM
Synthetic Slate	\$400	\$700	\$12K–\$21K	PREMIUM
Natural Slate	\$1,000	\$2,000+	\$30K–\$60K+	LUXURY
<i>* Assumes ~2,000 sq ft (20 squares) average home</i>	Low/sq	High/sq	Avg. Total	Tier

FACTORS THAT INCREASE COST

- ↑ Steep pitch — harder and more dangerous to work on
- ↑ Multiple valleys, dormers, or complex geometry
- ↑ 2+ layers of existing shingles to tear off
- ↑ Rotted decking requiring replacement
- ↑ Chimney flashing, skylights, or solar to work around
- ↑ Limited contractor access (narrow lots, hillsides)
- ↑ Winter installation — contractors charge more

WAYS TO CONTROL YOUR COST

- ✓ Get 3+ quotes from licensed, insured local contractors
- ✓ Time it for late spring/summer — higher supply of labor
- ✓ Bundle with gutters, fascia, or soffit work
- ✓ Ask about manufacturer warranty (some require certified installers)
- ✓ Avoid tear-off by installing over existing if 1 layer only
- ✓ Consider impact-resistant shingles for potential insurance discounts
- ✓ Check for Allegheny County permit requirements before starting








📁 REAL ESTATE IMPACT: WHAT BUYERS AND SELLERS SHOULD KNOW

A roof in poor condition is one of the top reasons transactions fall apart or get renegotiated after inspection. Buyers — always ask the age of the roof and request documentation. Sellers — a new or recent roof is a strong marketing point that supports your asking price. An aging roof will either kill the deal or reduce your net proceeds by more than it would have cost to replace proactively. In SWPA, most conventional lenders require a roof with at least **2–3 years of remaining life** to approve financing without requiring repairs at closing.

Repair vs. Replace — & How to Choose a Contractor

Knowing when to repair and when to replace can save you thousands. And choosing the right contractor protects you from one of the most common homeowner scams.

When to REPAIR

-  Roof is less than 15 years old (asphalt)
-  Damage is isolated to one area or slope
-  Missing/cracked shingles from a single storm event
-  Flashing failure around chimney or vent
-  Repair cost is under 30% of replacement
-  No signs of widespread granule loss or decking rot
-  Recent inspection confirms overall structure is sound

When to REPLACE

-  Asphalt shingles are 20+ years old
-  Widespread granule loss (gutters full of granules)
-  Multiple areas of sagging or soft decking
-  Consistent interior leaks in more than one location
-  Storm damage covering large portions of the roof
-  Recurring repairs every 1–3 years — patching is no longer cost-effective
-  Selling the home — replacement often yields better ROI than credit

How to Choose (and Vet) a Roofing Contractor

Verify Licensing & Insurance

Pennsylvania requires home improvement contractor registration. Always ask for a copy of general liability and workers' comp certificates before signing anything.

Get 3 Written Quotes

Make sure all quotes cover the same scope: tear-off, decking inspection, underlayment, shingle type, flashing, ridge cap, and cleanup. Apples-to-apples only.

Check References & Reviews

Ask for 3 recent local references. Check Google, BBB, and the PA Attorney General's contractor database. Look for a physical business address — not just a phone number.

Beware Storm Chasers

After major hail events, out-of-town crews flood Pittsburgh. They take deposits and disappear, or do poor work with no local warranty support. Use local contractors with a real presence in SWPA.

Understand the Warranty

There are two warranties: manufacturer (shingles) and workmanship (contractor). Workmanship warranties range from 1–25 years. Get both in writing before work begins.

Permits & Inspections

Many SWPA municipalities require a permit for full replacement. A reputable contractor will handle this — if they tell you 'we don't need a permit,' that's a red flag.

INSURANCE CLAIMS & ROOFING — WHAT SWPA HOMEOWNERS NEED TO KNOW

Pittsburgh is in a hail corridor. After major storms, file your claim promptly — most policies have a 1-year window for storm damage claims. Have a public adjuster or trusted contractor review the insurer's damage assessment before accepting a settlement. Insurers may undercount damage on first inspection.

Impact-Resistant (Class 4) Shingles can qualify you for a 5–20% homeowner's insurance discount in Pennsylvania. Ask your insurer before you re-roof — it may affect your material choice. Always keep your roofing invoice and permit on file for insurance purposes and future resale documentation.

BUYING OR SELLING? THE ROOF AFFECTS EVERYTHING.

A Roof Issue Doesn't Have to Kill Your Deal.

A roof that fails inspection doesn't have to end a transaction — it needs a strategy. Whether you're a seller wondering if you should replace before listing, or a buyer trying to negotiate after a bad inspection report, Amanda has navigated hundreds of roof-related transaction challenges across Allegheny, Washington, Westmoreland, and Butler Counties.

She maintains relationships with trusted, licensed local roofing contractors and can connect you with contractors who understand real estate timelines — because a contractor who can't deliver before your closing date is the wrong contractor.

Reach Amanda



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How Amanda Helps With Roof Situations:

- ✓ Pre-listing roof assessment — replace now vs. price accordingly
- ✓ Connecting sellers with licensed SWPA roofing contractors
- ✓ Negotiating inspection credits vs. seller-replaced roof
- ✓ Structuring offers when buyer needs roof repair at closing
- ✓ Advising buyers on age and type of roof before making an offer
- ✓ Coordinating contractor bids quickly when closing timelines are tight
- ✓ Helping buyers and sellers understand lender roof requirements



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