

# TOSHA ACC HAIL STORM UPDATE

August 18, 2018

## MAJOR HAIL STORM

On August 6, Top of Skyway and surrounding areas were affected by a near-record hail storm. The Rocky Mountain Insurance Information Association estimates that \$172.8 million in insured damages will eventually result from this storm.

TOSHA residents need to be aware of potential damage to their property, and just as importantly, what materials are approved for replacement or repair of any potential home damage.



Colorado Law provides for a 1-year window for most residential insurance claims. Colorado also allows for the use of contractor estimates vs. insurance appraisals as baselines for damage valuation.

## FROM YOUR ARCHITECTURAL CONTROL COMMITTEE:

Dear Fellow Neighbors,

Many of you have already contacted the Architectural Control Committee concerning our recent hail storm. While the most severe damage to our city was concentrated just south of our neighborhood, Top of Skyway (TOS) was still significantly affected. It is important that all residents inspect their homes for damage. Even with no obvious or immediate concerns, undetected damage can cause major issues for homeowners down the road. Common areas to inspect include roofs, stucco, fascia, windows, gutters, decks, deck furniture, fences, and playground equipment. While insurance appraisers, roofers, etc. are best qualified to perform detailed inspections, often a good pair of binoculars and a keen eye on the part of the homeowner can be just as valuable.

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***“TOSHA Covenant Section 120(e): All roof areas shall be of wood shakes, wood shingles, tile, slate, copper, or such other material as may be approved by the Declarant. Asphalt roofing materials are not permitted.”***

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## ROOF REPLACEMENT - DO WE NEED ACC APPROVAL?

The majority of questions we've received thus far have concerned roof damage, with many residents indicating that they will need a complete roof replacement. Residents are politely reminded that we live in a covenant-protected community and thus any potential exterior modifications, including roof replacement, is regulated and must be approved. This is not a choice, this is the law. The good news is that the ACC is here to help. We understand the need for residents to expedite repairs and the committee is ready to rapidly approve requests received via the TOSHA website form.

## ARE WE ALLOWED TO REPLACE OUR TILE ROOF WITH ASPHALT SHINGLES?

NO! Asphalt roofing is the only material specifically prohibited in our Top of Skyway covenants. Tile, slate, metal, and other materials highlighted below comprise our current guidance. While you may see some rare cases of



*A Stone-coated Steel Roof – one of the ACC's newly approved options for TOS residents.*

## Contact Us

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asphalt roofing used in TOS, this is usually due to a previously-issued hardship variance or legacy construction that pre-dated TOSHA's formation. More often than not, these roofs are not eligible for asphalt renewal moving forward.

## OUR LEGACY OF WOOD SHINGLES

As noted above, our covenants highlight wood shakes, and wood shingles and indeed many of TOS's homes originally utilized wood roofing products. After the Hayman Fire in 2002, Colorado Springs banned wood roofing for new roof installations. This left some of TOS's residents in a bind - their existing home wasn't constructed to support the weight of a tile roof, but asphalt options remained off limits. Fortunately, today's newer technologies are providing more options and greater economy for our residents.

## SO, WHAT'S APPROVED FOR TOS RESIDENTS TODAY?

SLATE TILES - Slate tiles are very durable and offer good resistance to wind and fire. They offer a rich look to any home and protect resale values. Slate is a natural material and can be recycled. However, slate is heavy and can be expensive. Slate is limited to roofs that were constructed to bear their weight. Slate, like clay and concrete, offers superior durability and duration.

CLAY TILES – Clay is used commonly in TOS because of its good architectural blend with stucco. Fired in kilns, clay tile is energy efficient and aesthetically pleasing. Similar to slate, clay is a long-duration roof that keeps resale values high. But like slate, it can be expensive to install and though not as heavy, its installation may warrant structural reinforcements to the home prior to installation. Clay can also break over time in severe storms and may necessitate occasional repairs.

CONCRETE TILES – Also used extensively in TOS, concrete tile is long lasting and extremely durable. And of great importance to our area, it offers excellent fire resistance. Concrete is usually less expensive than clay tile or slate. However, concrete is very heavy and unless your existing roof was built to support such weight, additional reinforcement would be necessary. Concrete can also crack and break in heavy winds, but it is easily replaced and repaired assuming tile style and color remains available for sale.

METAL PANELS (VERTICAL PANEL/STANDING SEAM) – Metal panel roofing is lightweight, recyclable, and very energy efficient. Metal absorbs about a third of the heat of asphalt. It's a very durable material that offers good resistance to the elements, and excellent fire resistance. If properly installed, metal offers great longevity. However, some residents may not like the look of vertical panel steel, and most insurance companies require a "cosmetic endorsement", meaning that they will not cover any cosmetic damage to the roof.

STONE-COATED STEEL ROOFING (SHINGLE OR TILE) – Stone-coated Steel Roofing is a newer technology that has been on the residential market for many years now. It may offer the best viable alternative for a TOS roof originally structured for wood shingles but unable to support the added weight of a tile upgrade. Energy efficient and eco-friendly, this roofing system offers the rich look of slate, clay tile, or raised shingles without the weight or the cost premium. Stone-coated steel is extremely durable and fire resistant, and keeps resale values high. The roof's interlocking fastening system means it resists wind well, and most products can withstand hailstones up to 3 inches in diameter. Similar to Metal Panel Roofing, some insurance companies may still require a "cosmetic endorsement" prior to installation. The picture above features a stone-coated tile roof.