ATRIUM·ROOFING

ENGINEER-LED ROOFING
SAN ANTONIO & CENTRAL TEXAS

A HOMEOWNER'S GUIDE

The Roof You Only Have to Buy Once.

Why quality shingles, real ventilation, and honest pricing beat the every-7-years replacement habit — and why insurance may not bail you out next time.

OWENS CORNING PLATINUM PREFERRED | GAF CERTIFIED PLUS | CIVIL ENGINEER OWNED & OPERATED

Jose Puente, Civil Engineer
Owner, Atrium Roofing — San Antonio, Boerne & Central Texas · Since 2016

01 — THE HABIT

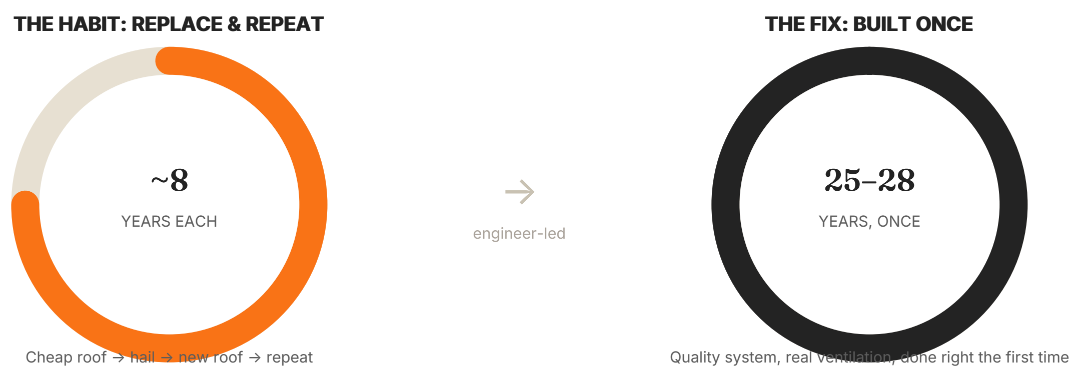
Your Roof Was Built to Last 25–30 Years. So Why Does It Feel Like You Replace One Every 7?

Most shingles sold today are rated for 25 to 30 years. That's what's printed on the wrapper. But if you've lived in San Antonio or Central Texas for a while, your roof probably didn't last that long — or your neighbor's didn't.

Here's why. Central Texas gets hit by hail almost every year. When a storm damages a roof badly enough, insurance often pays to replace the whole thing, not just patch it. That's a good thing when it happens. But it happens here so often that an entire generation of homeowners learned a habit: *"My roof gets replaced whenever the next storm comes through, so why does quality matter?"*

That habit is the real problem. It trains homeowners to stop asking the one question that actually protects them: **is this roof built to last, or built to just get by until the next storm replaces it for me?**

> **Did you know?** This 7–to–10-year replacement pattern is unusual. In most of the country, homeowners keep the same roof for 20+ years. Central Texas's hail frequency created a local habit most of the country doesn't share — and it's a habit that's about to get expensive. (More on page 3.)



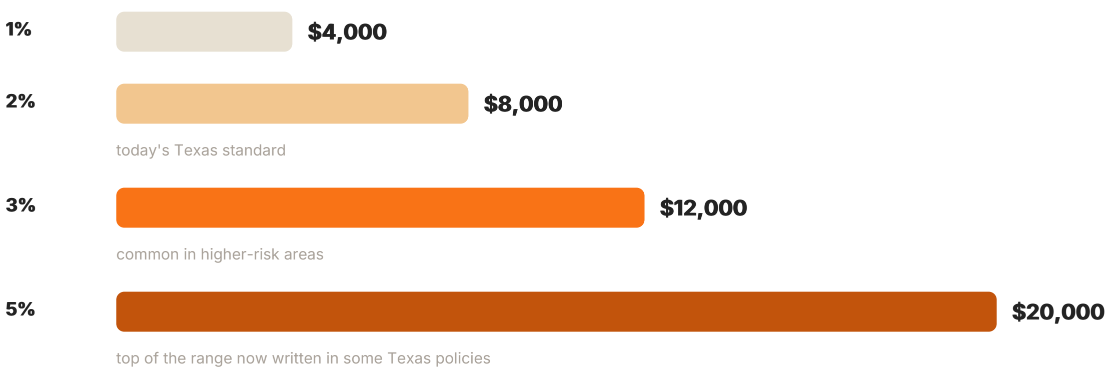
The engineer-led answer: an engineer doesn't design something to fail early on purpose. My job — and the reason I started Atrium — is to make sure the roof you replace only once actually *is* the roof you replace only once.

The Safety Net Homeowners Got Used To Is Getting Smaller

For years, "just wait for the next hailstorm" worked because insurance reliably covered the full cost of a new roof. Two changes are quietly ending that. Both are real, both are recent, and both point the same direction: toward homeowners.

1. Deductibles are climbing fast. For years, a 1% wind and hail deductible was the Texas standard. In 2026, 2% is now the dominant deductible across most of the state, and carriers in higher-risk areas have moved to 3% — with some policies running as high as 5%. That percentage applies to your home's insured value, not the repair cost.

OUT-OF-POCKET BEFORE INSURANCE PAYS A DOLLAR — $400,000 HOME



2. Insurance no longer has to pay full replacement cost. On March 18, 2026, Fannie Mae and Freddie Mac — the two organizations that back roughly 7 out of 10 home loans in America — changed the rules lenders use. Insurance on your roof used to have to cover full replacement cost: a brand-new roof at today's prices, no matter how old your current one was. Now, lenders can accept a cheaper option called Actual Cash Value, or ACV — which pays what your *current* roof is worth today, after years of wear. Depreciation comes out of the check before you ever see it.

> **What this means for you:** under the old rule, an insurer had to write you a check for a full new roof, regardless of age. Under the new rule, that's optional — and more insurers are expected to choose the cheaper path. A worn, 15-year-old, low-grade roof may now get you a partial check instead of a new roof.

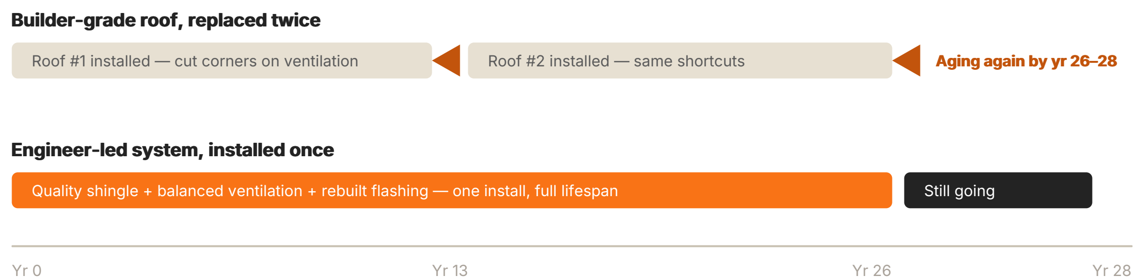
Put those two changes together and the math that used to make quality optional doesn't hold anymore. The habit of "don't worry about it, insurance will replace it" was already shaky. Now it's a real gamble — and the homeowners who built quality the first time are the ones who won't need to find that out the hard way.

03 — THE MATH

The Most Expensive Roof Is the One You Buy Twice

Here's the part most homeowners never get shown: when you count the *full* cost of a roof over its lifetime — not just the sticker price — cheap and quality often cost about the same *per year*. The difference is how many times you pay the bill.

28 YEARS, TWO WAYS



Illustrative timeline based on Central Texas material lifespans and the cost-per-year math below.

MATERIAL	INSTALLED COST	REALISTIC CENTRAL TX LIFE	COST PER YEAR
3-tab shingle	~$4/sq ft	12–16 years	~$0.29/yr
Architectural (laminated)	~$6/sq ft	18–24 years	~$0.30/yr
Class 4 impact-resistant	~$7/sq ft	22–28 years	~$0.29/yr, before insurance credit
Standing-seam metal	~$15/sq ft	40–60 years	~$0.30/yr

Notice the last column barely moves. On paper, the annualized cost is almost identical across every tier. What changes is **how many times you tear off and start over** — and every tear-off means a second full labor bill, a second disruption to your life, and a second roll of the dice on the crew that shows up.

A cheap roof usually isn't cheap because of the shingle alone. It's cheap because of what's happening in the parts you can't see: thin underlayment, no ventilation upgrade, flashing that gets caulked instead of rebuilt. Those hidden shortcuts are exactly what shortens a roof's real life — and they're invisible on the day it's finished.

04 — THE ENGINEER-LED DIFFERENCE

Why We're Almost Never the Cheapest Bid — and Rarely the Most Expensive

I'm Jose Puente. I hold a Bachelor of Science in Civil Engineering and have spent more than 20 years in construction — I've owned Atrium since 2016. To be precise about it: I'm not a licensed Professional Engineer in Texas, and I won't imply otherwise. What the degree brings to the work is an analytical approach — load paths, ventilation math, moisture behavior, and a specification documented well enough that someone else could check it.

A roof is covered up layer by layer as it's built. By the time it looks finished, almost everything that determines how long it lasts — deck condition, underlayment, flashing detail, ventilation — is out of sight. Engineering isn't a better sales pitch. It's documentation: name the products, calculate what can be calculated, photograph what gets covered up, and hand you a record you can hold anyone to, including us.

That's also why our number lands in the middle of the bids you'll collect. We install premium products and the labor to install them correctly, which prices us above the lowest bidder on the block. We're not chasing the luxury end of the market either — we're priced to make the quality system affordable, not exclusive.

PRODUCT TIER	TYPICAL INSTALLED RANGE per roofing square (100 sq ft)
Laminated (architectural) shingles	$475 – $600
Impact-resistant (Class 4) shingles	$550 – $700
Designer / premium impact shingles	$800 – $1,000
Standing-seam metal	$800 – $1,300

Atrium's actual installed rates, current as of this printing. A "square" is 100 square feet of roof. Your written quote will name the exact manufacturer and product for every layer.

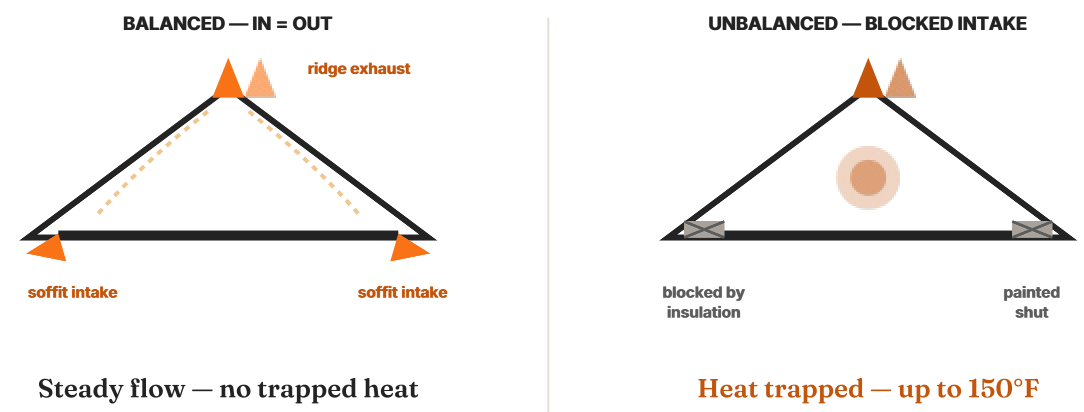
> "Named products are what make two bids comparable. Generic line items are what make them not. If a quote doesn't say the brand and product for every layer — underlayment, starter, field, ridge — ask why."
>
> **JOSE PUENTE, CIVIL ENGINEER & OWNER**

05 — THE PHYSICS

The Simple Rule That Decides If Your Shingles Cook or Last

Picture your attic as a box with one small door near the bottom and one small door at the top. On a hot day, warm air always rises — the same reason a hot air balloon floats. If the bottom door (called the **soffit intake**) and the top door (the **ridge exhaust**) are sized to match, air flows in the bottom, picks up heat, and flows out the top — steady, all day, with no motor and no moving parts.

This follows a rule engineers use everywhere air or water moves through a system, from plumbing to jet engines: **whatever flows IN has to equal whatever flows OUT, or the difference builds up and gets trapped inside.** Apply that to your attic and it's just as simple: if the top door is bigger than the bottom door, the whole system can only move as much air as the *smaller* door allows — so you get less airflow than you paid for. If both doors are too small, heat has nowhere to go, and it cooks your shingles from underneath.



Net free area has to be balanced between intake and exhaust, or the smaller opening limits the whole system.

What it costs you: a poorly vented attic in a Texas summer routinely hits 140–150°F. That heat can shave 4–8 years off shingle life on top of everything else — and it's invisible from the driveway.

The code minimum: 1 square foot of net free vent opening per 300 square feet of attic floor, split roughly 50/50 between intake and exhaust. That's the floor, not the target.

"I personally calculate the net free area for every roof we build — intake and exhaust — instead of defaulting to whatever the last roof had. You can ask to see the number. There should always be one."

JOSE PUENTE, CIVIL ENGINEER & OWNER

Five Things That Separate a Roof Built Once From a Roof You'll Buy Again

"Engineer-led" is an easy phrase to claim. Here's what it actually means, written so you can check whether it happened — on our proposal or anyone else's.

1. **Every slope is photographed and labeled.** Not just the damaged one — all of them, including the west and southwest slopes that age fastest here.
2. **Ventilation is calculated, not assumed.** Net free area is calculated for intake and exhaust instead of defaulting to whatever vent the last roof had.
3. **Flashing is rebuilt, not resealed.** Sealant smeared over a bad flashing detail is a countdown timer, not a repair.
4. **Quotes name the exact products.** Manufacturer and product for every layer — underlayment, starter, field, ridge, and metal.
5. **Jose reviews every proposed replacement.** The technical scope crosses the owning engineer's desk before it reaches you.

Then your roof carries two layers of protection — always in this order.

1. The manufacturer-backed system warranty comes first

A manufacturer-backed warranty outranks any contractor's own warranty for one reason: it survives the contractor. If a roofing company closes, changes hands, or stops answering the phone, a warranty backed by Owens Corning or GAF still gets honored. Atrium holds Owens Corning Platinum Preferred — the network's top tier — and GAF Certified Plus, which makes the enhanced Owens Corning system warranty and the GAF Silver Pledge available on our installs, registered with the manufacturer in your name.

2. Atrium's workmanship warranty is the layer underneath it

Every roof replacement carries a written 10-year workmanship warranty. It's non-prorated, so coverage in year ten is identical to year one, and it's fully transferable to the next owner. If a covered installation defect appears, we cover the labor and materials to fix it. It covers our installation — it is not insurance, and it doesn't cover hail, wind, or storm damage, which is what your insurance policy is for.

07 — FINANCING

A New Roof Shouldn't Require Draining Your Savings

We shop 4+ lenders to find real financing options, transparent payment math, and honest guidance on when to finance and when not to.

OPTION	TYPICAL TERM	GOOD FOR
0% APR promo	12–18 months	Pay in full within the window — no interest, no fees. Great if you're expecting an insurance check or a bonus.
Low fixed monthly	60–180 months	Predictable payments at competitive rates. Most homeowners choose 120 months for a manageable bill.
Same-as-cash	6–12 months	Bridging to an insurance payout or a home sale.
Insurance claim only	Until claim clears	Covers your deductible and any upgrades while the insurance check is in process.

GOOD TO KNOW

- Nearly everyone qualifies for something — we work with lenders who accept scores as low as 580.
- The initial check is soft and doesn't affect your credit score. Only accepting an offer triggers a hard pull.
- None of our financing partners charge prepayment penalties. Pay it off any time.
- Financing your deductible while insurance covers the rest is one of the most common, and most sensible, uses.

A WORD ON YOUR DEDUCTIBLE

Texas law (HB 2102) makes it an offense for a contractor to pay, waive, rebate, or absorb your insurance deductible — and it makes knowingly accepting that offer an offense for the homeowner too. It is not a discount; it's a red flag about what's being cut elsewhere on your roof.

Financing the deductible is the lawful version of the same idea: it solves the real cash-flow problem without asking you to participate in an offense.

When financing genuinely helps: you don't want to touch emergency savings, you're expecting an insurance payout and need to move now, or you've chosen a premium system that costs more upfront but lasts decades longer.

When it doesn't: you're financing an upgrade you don't actually need, or rolling in unrelated projects that inflate the loan. Keep it clean and purposeful.

Questions Homeowners Ask Us

Why isn't Atrium the cheapest bid I'll get?

Because we install premium products and the labor to install them correctly — calculated ventilation, rebuilt flashing, and named manufacturer products for every layer. We price to make quality affordable, not to win on the lowest number.

Is a "30-year shingle" really going to last 30 years here?

In Central Texas, usually not. That figure is a marketing lifespan for the shingle's material warranty. Real service life for well-installed, well-ventilated architectural shingles is typically 18–24 years in our climate.

Is it legal for a contractor to waive my deductible?

No. Texas Business & Commerce Code §27.02 (HB 2102) makes it an offense for a contractor to pay, waive, rebate, or absorb your deductible — and it's an offense for a homeowner to knowingly accept that offer. Financing the deductible is the lawful alternative.

What does the 10-year workmanship warranty actually cover?

Our installation — the labor and materials to fix a covered installation defect. It's non-prorated and fully transferable. It is not insurance and does not cover hail, wind, or storm damage; that's what your homeowners policy is for.

How do I know if my attic's ventilation is bad?

Warning signs include a musty smell upstairs, a second story that runs noticeably hotter in summer, curling or cupping shingles beyond what the roof's age would suggest, or dark staining on the attic-side decking. Any of these are worth a documented inspection.

What if I genuinely can't afford my deductible?

This is common, not unusual — a percentage deductible on a Central Texas home can run several thousand dollars. The lawful answers are financing or a payment plan; see page 8.

Does applying for financing hurt my credit?

No. The initial check is a soft pull and doesn't affect your score. A hard pull only happens if you accept an offer and move forward.

What's the difference between the manufacturer's warranty and Atrium's warranty?

The manufacturer's system warranty (Owens Corning or GAF) covers materials, and at our certification tiers, workmanship — and it survives even if a contractor goes out of business. Atrium's 10-year workmanship warranty is the added layer underneath it, covering our installation specifically.

Why do you inspect and photograph the whole roof, not just the storm-damaged side?

Because the slope that failed usually isn't the whole story. Photographing every slope — labeled by orientation — documents the real condition of the roof you didn't climb, especially the west and southwest slopes that age fastest in our sun.

ATRIUM·ROOFING

BUILT ONCE. ENGINEERED RIGHT.

Ready to see what your roof actually needs?

A free, engineer-led evaluation: a 20-minute walk of your roof and attic, a written report either way — even if you never hire us.

CALL OR TEXT, 24/7

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