

Dear Members of the Bexley ARB,

We are the homeowners at 2688 E. Broad St in Bexley. About two months ago, we contracted with a local company, Schottenstein Roofing, to have our slate roof replaced with a new shingle roof. At the time, we did not realize that we needed the ARB's approval to undertake this project. We now respectfully request that approval.

By way of background, 2/3rds of our roof is slate from the original build in 1930 and 1/3rd is shingles and flat rubber from an addition that was added 25 years ago. Since purchasing the home in 2013, we have done regular maintenance on the slate section. Appended to our application, you will find invoices for work performed by Durable Slate since 2020.

Also appended to our application is an assessment of the condition of our slate roof by DeMarco Roofing. Their report is comprehensive and culminates with this overall assessment: "*we found the roof to be in such a condition that we could offer no promises as to the longevity of any repairs that we would do. The issues are thin slate, weak condition of space sheeting and other developing issues. In our professional opinion this roof has outlived its usefulness and needs to be replaced. With the number of repairs needed it is more prudent to replace the entire roof than it is to perform expensive annual repairs.*"

DeMarco's report includes photos of the roof and an estimate to replace the slate section. Their estimate came in at \$168,500. We received a written estimate from another roofing company, Precision Slate, which was \$155,600 plus the cost to replace damaged wood that is under the slate (the condition of which cannot be fully ascertained until the existing slate is removed). At any rate, even the lesser of these two estimates is well beyond what we can reasonably afford to spend on our roof. As the estimate from Schottenstein Roofing shows, the cost to replace the slate with shingles will be between \$23,000 and \$30,000 (again depending on the state of the wood under the slate). This too is expensive, but it is something that we can afford.

The ARB checklist of items to be included in our application asks for "*a written statement of the architectural importance of the existing slate roof.*" Neither of us feel qualified to opine on such matters. What we can say is that until very recently, we had no intention of replacing our roof. We have had leaks and we have long known that repairing our slate roof is quite a bit more expensive and complicated than is making repairs to shingle roofs. Still we felt no pressing need to swap it out for a new roof.

Our thinking about this change last July when we were informed that our homeowners insurance carrier had decided to cancel our policy. This was not because we had filed lots of claims. We had, in fact, filed no claims with our carrier. The problem is described as follows in an email from our insurance broker: "*The home has a slate roof that is over 50 years old. This is ineligible with Openly. In order to maintain coverage with Openly, the roof must be replaced.*" We tried to negotiate with our insurance company, but they demurred. We scrambled quickly to get whatever coverage we could find. Finding a willing insurer was not easy (as described in the next point) and, although we managed to purchase insurance before time ran out, the policy we secured quickly was not robust (i.e., in the wake of a catastrophic event, the insurance we found would not have allowed us to rebuild 2688 E. Broad in its current form).

We then turned our attention to finding better insurance. It was at this point that we discovered that getting good insurance on a home with an older roof, particularly an old slate roof, has become more complicated than it was just a few years ago. We found that many insurers are unwilling to insure homes with older roofs. In our most recent effort to improve our coverage, our insurance broker has compiled quite a list of companies that won't touch us. Out of five companies that he tried to work with, three said no (Safeco, Nationwide, & Westfield), one said that they would ensure a home with an older roof but ultimately would not insure a home in our price range (Grange), and one agreed to

underwrite us. As of April 3, we now have home insurance with which we feel comfortable.

We mention all this only because in the ARB "Slate Roof and Repair Checklist" that was shared with us, there is no mention of a home's insurability in its current state. This strikes us as a factor that should weigh in decisions of the sort you that will make about our application, particularly if the home insurance market continues to trend as it has recently (i.e., an increasing reluctance to insure homes with older roofs). It is certainly a source of concern for us, given DeMarco Roofing's assessment of the state of our roof. We are deeply concerned about the prospect of losing our homeowner's insurance yet again. Indeed, an upcoming inspection by our new insurer – a step that is required before things are finalized – is not in our view, a perfunctory matter.

We therefore respectfully request that we be permitted to replace our roof, per the specifications outlined in our invoice from Schottenstein Roofing.

Regards

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