

ROOFING SHINGLE COMPARISON GUIDE

A practical homeowner resource for comparing common asphalt shingle options, impact resistance, performance features, and questions to ask before replacing a roof.

The main shingle categories

TYPE	WHAT IT IS	ADVANTAGES	TRADE-OFFS
3-tab asphalt	Flat, uniform shingles with a repeating pattern.	Usually the lowest-cost asphalt option; traditional look.	Less dimensional; often fewer premium performance options.
Architectural / dimensional	Laminated layers create a thicker, textured appearance.	Popular balance of cost, curb appeal, and available performance features.	Costs more than basic 3-tab; ratings vary by product.
Luxury / designer	High-definition shingles designed to mimic slate, shake, or premium materials.	Distinctive curb appeal and depth; some lines offer enhanced performance.	Higher material and labor cost; premium appearance alone does not guarantee hail resistance.
Impact-resistant shingles	Shingles tested to an impact-resistance standard; some use polymer-modified asphalt or reinforced construction.	May offer better resistance to certain impacts from hail; Class 4 is the highest UL 2218 class.	Often costs more; not hail-proof and does not guarantee insurance savings.

Important: "Impact-resistant" is a performance feature, not a separate visual style. A shingle can be architectural or designer and also have an impact-resistance rating. Always check the exact product model and its documentation.

Impact resistance: what the rating means

UL 2218 classifies tested roof-covering materials from Class 1 through Class 4. Class 4 is the highest class under this test. The test uses steel balls dropped onto a prepared roof-covering sample and examines the results under controlled conditions. Real hailstorms vary, so a rating is not a promise that a roof will avoid damage.

What to compare

CHECK	ASK / VERIFY	WHY IT MATTERS
Impact class	Is the exact shingle UL 2218 Class 3 or Class 4? Request the product data sheet or package classification.	Do not assume every shingle in a brand or product family has the same rating.
Hail & insurance	Will your insurer recognize this exact product and offer any discount? Confirm before purchase.	Discounts and eligibility vary by insurer, policy, and location.
Warranty	Does the manufacturer's warranty cover hail or impact damage, or only manufacturing defects?	Many shingle warranties exclude hail damage even when the product is impact-rated.
Full roof system	What underlayment, starter, ridge caps, flashing, ventilation, and installation details are included?	The whole roof system and correct installation affect performance and warranty eligibility.

Compare the features that matter

FEATURE	WHAT TO CHECK	WHY IT MATTERS
Wind performance	Product-specific wind rating, nailing pattern, starter strip, and warranty requirements.	Wind performance depends on the tested system and correct installation.
Algae resistance	Whether algae-resistant granules are included and the terms of any algae warranty.	Can help reduce dark streaking; coverage may be limited to appearance.
Energy / heat	Reflective or cool-roof options, color, attic insulation, and ventilation.	Shingle color and reflectance matter, but the entire attic/roof assembly matters too.
Warranty	Material coverage, workmanship coverage, prorating, transferability, and exclusions.	"Lifetime" means limited coverage under stated terms—not a guarantee of a roof's lifespan.

How to choose the right shingle

- 1. Set your priorities.** Pick the most important factors: budget, curb appeal, wind resistance, impact rating, algae resistance, or warranty coverage.
- 2. Compare exact products.** Request written quotes that name the manufacturer and product line, color, impact class, accessories, tear-off, decking allowances, ventilation, flashing, cleanup, and workmanship coverage.
- 3. Check North Texas considerations.** Wind and hail are practical concerns. Ask your roofer and insurer whether a specific impact-rated product affects premiums or eligibility; do not assume a discount will apply.

Questions to ask your roofer

- What exact brand and product line are included?
- Is the shingle impact-rated? If so, what class and test standard?
- What wind rating applies, and what installation details are required?
- Does the warranty cover hail or impact damage?
- Are tear-off, disposal, flashing, ventilation, and possible decking repairs included?
- Can you provide the current product data sheet and written warranty?

Shingle quote comparison worksheet

ITEM	OPTION A	OPTION B	OPTION C
Manufacturer / product line			
Type / color			
Impact class / test standard			
Wind rating / conditions			
Installed price			
Workmanship warranty			
Exclusions / notes			

This guide is for general education, not a product certification, price quote, insurance determination, or guarantee of roof life. Product specifications and warranties change; verify current documentation for the exact shingle selected.

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