

10 Facts to Know
Before
You Hire a Roofer

A stylized graphic of a house roof in shades of light blue and white, positioned behind the large number 10.

10

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Introduction

Why this may be the MOST important book you read this year.

First and foremost, I will begin with the obvious. I am a roofer, if you're reading this book there is a good chance my company is one of the candidates that you are vetting for your roof. This book is not designed to be a sales tool. There are many very reputable roofers that do things the right way. However there are many bad roofers out there as well. This book is designed to inform you, the homeowner, on how to tell the difference.

From the critical components that many roofers ignore to the one vital piece of language in your insurance policy that you need to check TODAY. This ebook is designed to be a comprehensive, yet laymen friendly must know guide to hiring the right roofing contractor.

This is an unapologetically honest look inside the good, the bad, and the ugly parts of an industry we are aiming to change from the inside out.

My name is Brian Barnes and I'm the Founder and CEO of Colorado Family Roofing. I'd like to take a moment to first say thank you for reading. I know your time is valuable and I will keep this eBook as concise as possible in order to both maximize your knowledge and your time. My one goal for this book is to arm you, the homeowner, with the facts about the roofing industry that will help you make an informed decision when hiring one of the most expensive and important aspects of your home. If you are like 98% of the population, you have no idea about them...yet.

Roofers have gotten a bad name over the last two decades and my mission is to change that. I can not think of a single more important aspect of a home than the roof. If the roof is done incorrectly, the entire structure of the home is compromised. A new roof is a very sizable investment and is very likely the single most expensive aspect of your home. It is nothing to be taken lightly, and it is certainly not an area you want corners to be cut. However, everyday, corners are being cut. In an effort to cut expenses and maximize profits, roofers cut critical corners, skip vital aspects and take tremendous risks that can compromise the integrity of your entire home.

1) Let's Start With the Basics:

The first mistake most homeowners make is assuming that all roofs, and roofing companies are created equal. They are most certainly not. The second mistake homeowners make is thinking that if a roofer doesn't do the job correctly, a city inspector or some other magical construction oversight committee will catch the error. Unfortunately, this is absolutely incorrect. All of the "mission critical" roofing is done prior to the shingles being laid on the roof. After the shingles are on, it is a giant band-aid that covers up all of the essential components and (in many cases) critical mistakes. If you are fortunate enough to have a roofer that actually pays for and pulls a building permit (over half of roofers do not, although this is a requirement in almost all cities), the city inspector does not show up until the job is completed, thus missing all of the potential errors the roofer may have made. This aspect alone is why so many roofers have fallen into a cycle of corner cutting. Nobody will know until years later when a problem arises. Even then, the roofer will claim that the issues arose after they left. A claim that is nearly impossible to pin-point a timeframe on.

2) The Big Shingle Scam

Shingle manufacturers are in a tough position. If they create a product that lasts a lifetime and can withstand the toughest hail, wind or anything else mother nature throws at it, they are essentially building themselves out of a business. The roofing industry is highly dependent on storm damage. The technology exists now to create a product that will last over 50 years. The technology exists now to withstand 150 mph wind gusts. The technology exists now to take a beating from a 2" diameter hail and not even leave a scuff. The technology is here, the will is what is lacking. The better a product is, the less recurring revenue the 51 billion dollar industry will have.

Here is a giant secret that nobody wants you to know: There are shingle manufacturers that want a product they can slap a hail resistant badge on, but they do not want a product that can withstand a large hail storm. Think about it! Why would they? When it hails, they say it's "raining sky diamonds." The takeaway is **not all class 4 shingles are created equal.** A class 4 shingle is simply a shingle that passes a test in which a 2" steel ball is dropped from 20 feet. A shingle passes if it does not split or tear. Not exactly real world conditions. This is exactly why we independently test the products we use. I cannot tell you which companies have purportedly created an inferior shingle, but I can tell you which products we have independently tested and have found to be extremely hail resistant. If it's not class 4 rated, do not even bother. It's likely not going to last through even a mild hail storm. Do not fall for the "Lifetime Material Warranty." This is an intentionally misleading label that almost all the manufacturers use. What "Lifetime" means to a shingle manufacturer is they will

warranty the product for a “right start” period of time (typically 10 to 15 years) and then they will depreciate the shingle dramatically for the remaining “lifetime.” Needless to say, a typical “Lifetime Warranty” will pay you around \$50 for your entire roof at year 50.

Our recommended shingles based on independent testing and real world applications:

1) **GAF Armorshield II. 5 Star Rating**

Not only does GAF produce an extremely hail resistant, SBS modified shingle (SBS is a polymer modified asphalt that is more flexible and resistant to cracking) but they offer a “best in class” 50 year non-prorated warranty to go along with it. This warranty separates from everyone else because it includes labor and actually appreciates in value with the value of your home for 50 years. Because the warranty is so much better than the competition, it tells us that GAF really stands behind their products and it gets a 5 Star Rating from us.

2) **Certainteed Landmark. 4 Star Rating**

A very tough shingle that is also SBS modified and performed very well on our independent testing. The standard warranty however is only 15 years and then it begins to depreciate in value. This warranty also does not include labor, which is why we give it 4 Stars.

3) **Malarkey Legacy. 3 Star Rating**

One of the best impact resistant shingles on the market, however, our independent testing and real world applications have found that the Malarkey shingle is very prone to scuffing. When the roofers install it, or if you are walking on your roof on a hot day, the shingle tends to scuff, causing serious damage. The Malarkey warranty is also one of the weaker warranties in the industry which is why we give Malarkey 3 stars.

It is not a coincidence that the shingles above are some of the most expensive on the market. There are much less expensive (builder grade) shingles that I wouldn't touch with a 30 foot pole. Without getting sued, I will just tell you when I roof my own home, I will not be using Owens Corning, Tamco, or IKO. Enough said.

3) The Corner Cutting Pandemic

Every single roof in Colorado needs the following components **REGARDLESS** of what insurance is willing to pay or what your city code dictates. Please, please, please, do not let any roofer skip over **ANY** of these critical components:

- 1) **Class 4 impact resistant shingle.** As stated above, if you live in Colorado, you need a class 4 shingle. This is one of the largest hail prone areas in the nation. Unless you love getting your roof redone every 3 years, please demand a class 4 shingle.
- 2) **Hip and ridge shingles.** These are not regular shingles. They are much thicker and much tougher. They withstand wind and hail better and they just look nicer. Roofers like to cut corners by forgoing the hip and ridge shingle and just using the leftover waste to install the hip and ridge. This is a component of your roof that is the most vulnerable to inclement weather. Trust me, you don't want leftovers on this part of your roof.
- 3) **Ice and water shield.** This is a big one that insurance loves to skip and for whatever reason is not a code requirement in many cities along the front range. Ice and water goes on the valleys and eaves of your roof. It is much less permeable and will protect the most vulnerable sections of your roof from water damage. It's essential in our climate. Ice dams form all the time, ice and water shield will keep your roof's integrity.
- 4) **Synthetic underlayment.** Semi-permeable, breathes but doesn't let water in. This product is worlds superior than the old roofing felt. More expensive yes, but the benefits are so vastly superior, it should not even be a consideration.
- 5) **Starter shingles.** An adhesive shingle that goes on the eaves and rakes to secure the edge of the roof from wind. Most roofers will install this as it's required by the manufacturer, but there are fly by night roofers that will skip it, particularly the lowest bidders. It is absolutely essential.
- 6) **Drip edge / step flashing / pipe boots.** The small aspects that any good roofer will install. These items keep water away and out of your home. The low ball bidder or chuck in a truck roofer will skip right over these essentials.
- 7) **Proper ventilation** (see below)

4) Ventilation

This critical component gets its own special section because it is the most missed, most overlooked, most improperly installed component, yet it is absolutely mission critical to a quality roof that will last for 50 years. Even the good roofing companies that are legitimately trying to do a quality job mess up the ventilation on a far too high frequency. Why? Why if a proper ventilation system is so critical would 90% of the roofing companies pay no attention to it? Several reasons. City inspectors do not pay any attention to it. I don't understand why but I've seen time and time again, new roofs that are not properly ventilated that have passed inspection. Insurance companies often will not pay for it. Typically insurance will only pay for what is currently on your roof or in some cases, what is required by city code. Neither of these excuses matter, what does matter is what is required by ICC building code (the standard code for all construction in the United States) and the shingle manufacturers.

Here's the big problem: The shingle manufacturers offer 10, 15, 20, 25, and in some cases 50 year material warranties. These warranties have several specifications that must be met in order for them to pay to replace their product. These specifications vary but where they are consistent is on roof ventilation. If the roof is not installed with proper ventilation, the shingle warranty is inadvertently voided the day after your roofer pounds his last nail. ICC building codes call for 1/300 Net Free Air. This means for every 300 sq feet of enclosed attic space, 1 square foot of ventilation is required. Half of the ventilation needs to be exhaust, half of it needs to be intake. This means on your average 2000 sq ft home, you will need (typically) 10 static vents and anywhere from 8-20 soffit (intake) vents. How many square feet is your home? How many vents are on your roof? I bet you never looked at it, but I also bet it is less than what you need. The problem is, like you, 90% of roofers don't look at it either. They assume it's vented properly and since it is going to cost them a lot more time and money which they are likely not going to recoup from insurance and or will make their bid much higher than their competitors, they just ignore it. This creates many issues:

First, the roof overheats. This causes the shingles to age quickly, become brittle, loose granules, curl, nail pop and all kinds of other nasty things you don't want to happen.

Second, as stated before, when this does happen to your roof, your shingle manufacturer will come out and tell you the warranty is voided and you will be out of pocket on replacing your roof.

Third, a hot attic equals a hot house. You are spending far more to cool your home in the summer than needed.

Fourth, in extreme cases, condensation will build up in your attic and your roof will literally rain from the inside.

5) What is a Workmanship Warranty and Why Do I Need One?

If you've made it this far, you are aware that the shingles are only one small component of a quality, leak free, 50 year roof. You are also aware that many of the critical components get missed...a lot. This is why it's so important to be an informed consumer. You need to know what is included in your roofing bid and what is not. As stated above, the manufacturer warranty will vary, but let's say you get the best one: GAF 50 year prorated warranty. In year 20, your roof starts leaking. You call up GAF and they send an inspector to find out what went wrong with their shingle. The inspector reports that the shingle did what it was supposed to do, the leak is due to an installation error. This is where a workmanship warranty comes into play. You look through your emails, you call your roofer and tell him that 20 years ago, he installed a roof that is now leaking and the manufacturer says it was faulty workmanship. He will then tell you he's so very sorry, but your workmanship warranty was only 5 years! 5 years you think!? Most roofing issues will not surface until well after 5 years. This is why you must demand a lifetime workmanship warranty. The installer should warranty his work for the lifetime of the product he is using! Period, end of conversation. Don't settle for anything else. There are plenty of good roofers that will warranty their workmanship for life, don't accept a bid for any less.

6) The Ugly Side of Insurance

Roofs are expensive. I'll be the first to admit it. There are several reasons: materials are not cheap, workmans comp and general liability costs are sky high, quality labor is not cheap, and for good reason, roofing is hard work! With all of that being said, obviously it is a tremendous help when insurance pays for the damage of a recent hail or wind storm to replace your roof.

When insurance does agree to pay for the damage, there is a very delicate dance that must be done between the contractor, the insurance company, and the property owner. Insurance agencies are for profit businesses. It is not a government entity like many people assume. These are fortune 500, multi billion dollar corporations. And just like any corporation, one of their main goals is to save on expenses. Your roof is a large expense for them and they are going to try to save money at every turn.

7) The typical insurance process

The insurance company gives an initial estimate, all the while, winning you onto their side by saying “if your roofer needs any additional money, just tell them to contact us” as if it were just a phone call with an approval. The roofer will get the estimate and will send the insurance company a supplement for all of the items that they did not include. Items like drip edge, hip and ridge shingles. Sometimes it is obvious items like “this roof is 2500 sq feet, you only paid for 1500 sq feet.” but more times it much more complex. The supplement process is mind boggling complex. Insurance companies will “accept” any supplement, however, if there is any chance of having it approved it will have to be in Xactimate format. Xactimate is an ancient calculating tool that costs thousands of dollars and months of training to be able to use. These supplements have to be backed up by pages of photos, code documents and blind guesses as to what your policy will allow for. Roofers are not allowed to look at or interpret your insurance policy.

These supplements are like preparing for a court hearing. They are incredibly time consuming and take a tremendous amount of knowledge. The insurance companies purposely utilize these over complicated, antiquated systems in order to slow down the process and confuse both the contractor and the homeowner. It's like going to Vegas, the odds are always kept in favor of the house. The house in this instance is the insurance company. The only hope a roofer has of getting line items approved is by either A) hiring a 3rd party supplementing company or B) hiring an in-house supplementer whose sole job is to write supplements. Both options are very expensive. This is just a peek into how the roofing system has become so bloated!

After the supplement is submitted, the roofer will wait with baited breath to see all of the line items that are either accepted or denied. He will then go back to you and explain that your insurance is not paying for ice and water or drip edge or a class 4 shingle, or to replace the rotted decking or anything else the insurance company can get away with without drawing a lawsuit. **With most roofing contractors, you will either be out of pocket for the expense or it will have to be skipped entirely.**

This is exactly why at Colorado Family Roofing, we created the Built Better Promise. We go to work immediately, scheduling and ordering materials. We build the roof our way and we don't wait for insurance to approve our line items. We still send in our supplement, but whatever it is that the insurance adjuster does not approve (which is typically the majority of it) we go out of our own pocket to cover. Our clients never have to get in the middle of the fight, they just get our high quality roof. We're pretty proud of our Better Build Promise because it's changing the way the roofing industry works. The client deserves a high quality roof, regardless of the squabbles between the roofer and the insurance company and there should never be a surprise bill at the end. This is

the number one complaint of consumers against roofers and we decided to eliminate it entirely.

8) The #1 Question You Need to Ask Your Insurance Agent Today!

What kind of policy do you have? RCV or ACV? Do you even know what these letters stand for? You absolutely should because those six letters will be the difference between a new roof with only paying your deductible, or being out of pocket **\$10,000 or more.**

First of all, don't feel bad for not knowing what type of policy you have. 95% of homeowners have no idea. It is, however, the single most important aspect of your policy. Here's the breakdown:

RCV: Replacement Cost Value. An RCV policy pays for the actual cost that it is going to take to replace your damaged property.

ACV: Actual Cash Value. An ACV policy pays for the actual cash value of your damaged property.

Still confused? Fear not, here is a stellar example:

Your roof is damaged. The insurance adjuster will come out and write up an estimate for a full roof replacement (awesome)! In his estimate, there will be two line items: RCV Value and ACV value. The RCV value is the actual price that it is going to cost to replace your roof. The ACV value, takes the RCV value and subtracts the age of the item and depreciates it.

Essentially, an Actual Cash Value (ACV) is the price that your roof is worth right now. Not what it will take to replace it. If your roof is 20 years old, they will take 20 years of value off a 25 year valued roof. SO... If your RCV line item to replace your roof is \$20,000 and your roof is 20 years old, your ACV payout will be around \$5,000. Then, they will take your deductible out. So let's say you have an amazing deductible of \$1,000, the check you will receive from your insurance company will be a whopping \$4,000 on a \$20,000 repair. Sounds like a rip off? IT IS!

Call your agent, ask them which policy you have, if it's ACV policy, I would highly encourage you to switch to an RCV policy.

9) The Door Knocker Delema (to answer or not to answer)

You're enjoying a family dinner, taking in the quiet peaceful summer evening... DING DONG. A door knocker. "Excuse me for the interruption Mame, but we are in the neighborhood roofing your neighbor Jack's house, he had a lot of hail damage from the recent storm on July 14th. Anyway most of the homes we've looked at have a substantial amount of hail damage and we're offering free inspections to everyone in the area."

If you've had the "privilege" of having a door knocker interrupt your evening, the sales pitch probably sounded (almost verbatim) like the above. Here's the thing. Just like the annoying mosquito, door knockers do serve a purpose. These unfortunate souls are sent out in droves after any major hail storm that is likely to have impacted the viability of your roof. As annoying as they can seem, they serve a very important purpose. After all, when was the last time your insurance agent called you up and let you know that a hail storm has been in your area and your roof may be compromised? Never, the answer to that is never in the history of insurance companies have they sent their agents out to knock doors and notify customers that they may need to file a storm damage claim.

However, as useful as those doorknocker are, this is ground zero bad roofers. This is where bad roofers are birthed. This is where the dirt on the dirty contractor gets generated...you get my point.

Fear not. There is a very easy balance between the useful door knocker and the scammy roofer. Here's what to do:

- 1) Allow the door knocker to do an inspection and see if you have damage.
- 2) Call another roofer and have him do the same.

Here is the key takeaway. Never, no matter how good the sales pitch or how charming the salesman, **NEVER sign anything that day**. You have, at a minimum, six months typically a full year to file a claim. There is no rush and as you've read above, there is a vast difference between roofing companies.

10) Hail Damage, What's the Big Deal?

Why should you take hail so seriously anyway? I could sum it very simply by telling you that insurance would not be replacing all the hail damaged roofs if it wasn't necessary to keep your home safe. Here is the longer answer:

When hail strikes your roof, it causes the granules to come loose from the asphalt mat. The granules serve a purpose, they protect your roof from the sun's UV rays. Those UV rays wreak havoc on the asphalt mat. When your roof sustains a hit from a heavy enough chunk of ice, traveling at a fast enough speed, it is only a matter of time until that asphalt matting will begin to deteriorate and a hole will appear in your roof. Which is a bad thing, every time.

Here's the kicker. By the time the hole is apparent to an untrained eye, the time allowance to file a claim has long passed. You see a hole in your roof, or worse, you have a leak, you then call your insurance agent and tell him your roof is leaking and he begrudgingly tells you that the leak is due to old damage that is no longer covered.

It happens all the time, unfortunately. So yes, hail damage is a very big deal that should be taken very seriously and there are time limits to get it fixed.

In Conclusion

My only goal with this book was to arm you with knowledge. After all, knowledge truly is power. There are bad roofers out there, yes it is true. I come across those stories all the time. But there are also many, many, honest contractors who truly have the clients interest at heart. I would be honored, if you are reading this and happen to live in my service area, to be one of the phone calls you make when you need a roofer, but if not, I hope that I have, at a minimum helped you make an informed decision when it comes to one of the most important aspect of your home.