

THE ROOFING INDUSTRY SECRETS REVEALED

Everything you MUST know PRIOR to
hiring a roofer



BRIAN R. BARNES

Introduction:
Why This May Be the Most Important Book You Read This Year

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. 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.

From the critical components that most roofers ignore to the one vital piece of language in your insurance policy that you need to check today, the roofing industry secrets revealed is a comprehensive yet layman-friendly must-know guide to hiring the right roofing contractor.

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 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.

First and foremost, at Family Roofing, we pride ourselves on transparency. So I will begin with the obvious. I am a roofer. I'm writing this book to pull the veil back from the roofing industry and inspire real change within the industry. Roofers have gotten a bad name over the last two decades, and my mission is to change that. I cannot 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 most expensive single 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, every day, 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.

The Big Shingle Scam

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 and there is no warranty against hail damage... until we came along (read further).

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 pinpoint a timeframe on.

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 industry will have.

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 50-year non-prorated warranty to go along with it. GAF, along with Owens Corning, have a best-in-class warranty that Family Roofing is also able to offer a 10-year, manufacturer-backed, labor warranty with.

Owens Corning Duration Flex/Storm: 5-Star Rating

Owens Corning offers a tough, Class 4-rated impact-resistant shingle that has lived up to our independent testing. Like GAF, Owens Corning offers a 50-year non-prorated warranty as well as a 10-year manufacturer-backed labor warranty for Family Roofing. One reason we like Owens Corning is the accessories. The Ice and Water shield is preferred by our roofers for its non-slip resistant coating.

CertainTeed Northgate: 5-Star Rating

CertainTeed makes an excellent shingle. What we really like about CertainTeed that separates them from OC and GAF is they send inspectors to every roof that gets the extended warranty, which adds an additional layer of assurance. Also, a Class 4 shingle which actually passes a higher test than OC and GAF. CertainTeed also offers a 50-year non-prorated warranty as well as a 10-year manufacturer-backed workmanship.

IKO Nordic: 4-Star Rating

We like IKO shingles for the quality and impact resistance ratings. We don't like IKO for its warranty which, along with Malarkey below, is one of the worst in class.

Malarkey Legacy: 2-Star Rating

Malarkey makes a tough shingle when it comes to hail damage. I have two issues with Malarkey. 1) It is incredibly soft when hot. When these shingles get even a little bit warm, even the lightest of foot traffic will tear them apart. This is a huge challenge when installing but also a warning to any homeowner after installation. 2) The Malarkey warranty is one of the worst in class. I don't like using manufacturers that won't stand behind their own product.

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, and that is what you will see on the low-ball bidders quotes. Tamco tops the list of the worst shingle available that we have tested. Our hail impact test virtually exploded this shingle.

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

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 go 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 to 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).

Ventilation

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

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.

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:

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.

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.

The Ugly Side of Insurance

Roofs are expensive. I'll be the first to admit it. There are several reasons: materials are not cheap, workers' compensation 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 windstorm 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.

The typical insurance process with a typical roofer looks something like this: 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's 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 overcomplicated, antiquated systems 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 bated 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 Right Guarantee. 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 Built Right Guarantee 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.

How Roofs are Priced and What Factors Affect Cost

Roofing is priced based on several variables, and understanding these factors can help you estimate the cost of your roof. Here's a breakdown:

- 1) **Size**: The size of your roof is the most significant variable in pricing. Roofers typically measure roofs in squares, which are 10'x10' areas. For example, a 2200 sq/ft roof is a 22 square roof. The size affects labor and material costs. Waste factor and the method of measurement (hand measurement vs. satellite measurement) can also influence the square count.
- 2) **Existing Components**: Factors like decking condition and the number of existing layers can impact pricing. Removing additional layers incurs extra labor costs. Poor decking condition may require replacement, which is labor and material intensive. Other components like vents and ventilation systems can also affect costs.
- 3) **Type of Shingle**: The type of shingle chosen for your roof can impact the cost. Certain brands or higher-quality shingles may come with a premium. Class 4 impact-resistant shingles, which are more hail resistant, may also have a higher cost but can offer long-term benefits. Designer shingles, which are more dimensional and heavier, can be significantly more expensive.
- 4) **Roof Pitch & Stories**: Steeper roofs are more labor-intensive to work on and may incur additional costs. The pitch of the roof determines the level of difficulty and safety measures required. Additionally, roofs with multiple stories may require specialized equipment and incur extra charges.
- 5) **Insurance or Retail**: Whether the roofing project is covered by insurance or paid for out-of-pocket can affect pricing. Dealing with insurance companies can be complex and may involve negotiation for fair compensation. Roofers may need to supplement insurance estimates to cover all necessary expenses. The process can lead to added costs due to the time and effort involved.

In conclusion, understanding these variables can help you estimate the cost of your roofing project more accurately. It's essential to consider factors like size, existing components, shingle type, roof pitch, and insurance coverage when budgeting for your roof replacement or repair. Working with a reputable roofing contractor like Colorado Family Roofing can ensure transparency and fair pricing throughout the process.

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 an ACV policy, I would highly encourage you to switch to an RCV policy.

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 client's 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 aspects of your home.

Sincerely,

Brian Barnes
Owner: Colorado Family Roofing
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