

# CONSUMER AWARENESS GUIDE TO ROOF REPLACEMENT

## EVERYTHING YOU MUST KNOW BEFORE CHOOSING A ROOFING CONTRACTOR

Choosing a roofing contractor to replace your roof can be hard.

You're hammered with misleading advertising, confusing claims, and simply bad information from very low prices and high-pressure sales to unqualified crews and poor craftsmanship.

*How do you ever find a qualified, competent, professional roofing contractor?*

**The first step is to read this roofing guide. In this consumer guide, you'll learn...**

- How to avoid 4 roof replacement ripoffs
- 6 costly misconceptions about replacing the roof on your home
- 8 mistakes to avoid when hiring a residential roofing contractor
- The difference between value and price – how to get the most for your money
- 100% no-risk guarantee – how to be confident you'll get the highest quality roof
- 4 simple steps to a beautiful, bold looking new roof that will make your home stand out and more...

We wrote this guide to help you better understand the roofing industry. With this information you can make an informed, intelligent decision about the contractor you hire to replace your roof – the biggest home investment you may ever make.

If you have any questions about this information or your roof please call me at 512-645-1687.

We have dedicated my business to helping, serving and empowering homeowners. We will be happy to help in any way possible.

Warmly,

Clyde Bryan

LOA Construction and Roofing - *Specializing in Residential Roofs*

## How To Avoid 4 Roof Replacement Ripoffs

There are a lot of roofing companies out there. Unfortunately, for every good company there are probably at least one or two other contractors who are dishonest. Some contractors are more interested in making money than taking their time to install a roofing system the correct way.

There are 4 primary ways I've seen homeowners get ripped off by roofing contractors. Some go undetected for years until the roof fails. Once you know them you can avoid them.

### **Ripoff #1: Asking For Money Upfront**

This strategy is often employed by out of state (storm chaser) roofing contractors or companies that don't plan on being around for long. Storm chasers go from state to state to find work. Once the work

has dried up, they move on. They want to get most of their money up front so they don't do the work at all, take as long as possible to finish the work or not complete the work once started.

Sometimes these companies are robbing Peter to pay Paul. It takes 30,60 and sometimes 90 days to get paid from the ins They spend it faster than they make it. A good roofing contractor has established lines of credit with the roofing suppliers. This gives them the ability to buy the materials today and pay for them 30 days later. They will not pay their suppliers or subcontractors. This puts the homeowner at risk because even though you paid them, if they did not pay their people, then you are subject to having a lien put on your property.

When they've received so much of their money up front, there is little motivation for them to do the work or do it in a timely manner. Never give any money to a roofing contractor until the materials are on your property and the work has begun.

### **Ripoff #2: Unbelievably Low Price or The "Bait and Switch"**

The way a bait and switch works is, first a roofing contractor "baits" you with an unbelievably low price upfront. You then sign the contract and the work begins. During the building process he will say that you need additional work with additional costs that was not apparent when he began.

What are your options? If you say you won't pay him, he will not complete the work correctly. You can't hire a new roofer in the middle of your roof being torn apart. So you are stuck paying a higher price than quoted.

The other way it goes is that you receive a final invoice for a much larger amount due than was originally quoted. If you don't pay it, then he will place a lien on your property.

Some costs that can be harder to determine upfront are the number of existing layers of shingles that need to be removed and if any sheathing needs to be replaced. However, the pricing on both of these items can be addressed before any work has started.

A new roof is far too big an investment to go off a 1-page "estimate." Don't accept anything less than a detailed contract.

Every contingency that could possibly happen should be brought up before you sign the contract.

For example, you should be informed about the possibility of existing plywood damage (from water or dry-rot) and how much it will be to replace it if damage is found. Be sure that you are notified by phone if damage is found and not at the end of the job when you get the high-priced bill.

Taking a low estimate that doesn't say anything about felt, vents or drip metal or that's missing any other material will likely mean you'll be charged extra for those at the end of the job. Or worse, they won't get used at all and your roof will have problems down the road. If the estimate does include those things, make sure they are the quality that you are looking for (if you're not sure, I'll explain more about this later).

### **Ripoff #3: Not Issuing a Building Permit or Installing Your Roof To Building Code**

What are building codes? Building codes are a set of rules that specify the standards for constructed objects, like roofing systems. They are the rules that tell us how and what we are to remove and to install roofing systems. These rules are constantly changing.

There are the IRC – international residential codes and the IBC – the international building codes. In the state of Texas, every municipality (ie. Houston, Austin, San Antonio etc.) has their separate contractor licensing, their own set of building inspectors with their own way of interpreting and enforcing the building codes set by the IRC and IBC.

Many contractors don't keep up with the new changes to the building codes, want to cut corners or don't want to put in the extra work to do the job correctly. Building codes are put into place for two reasons. One, to set a standard best practice way of doing things, and Two, to protect the homeowner.

In the contract, the building permit cost should always be listed separately. The cost of the permit is based on the cost of the roofing system plus additional taxes based on the area you live in. Sometimes it can be difficult to determine the cost of the permit until it is ordered and paid for. If the roofer includes the cost of the permit in their estimate and then does not issue one, it could cost you hundreds of dollars.

#### **Ripoff #4: Using different Shingles than were Sold To You**

The main material cost will be your shingles. The main way to determine this is to verify the shingles. Some contractors will sell you a premium shingle and then use a different brand or lower grade when they go to install it on the roof. Make sure the contract is specific to the type of shingle manufacturer (ie. GAF TAMKO, Owens Corning etc.) and type of shingle (ie. Duration, Heritage, Timberline etc.)

Check the label on the shingles when they are delivered to your house to make sure they match the ones on the contract. A good contractor will double check to make sure the correct shingle with color was delivered before installation.

#### **Ripoff #5: Voiding The Manufacturer's Warranty**

All shingle manufacturers provide a limited warranty on the shingles they make. Some carry better warranties than others, but they all will either partially or completely cover manufacturer defects.

A few reasons that can void your warranty are; improper ventilation, inadequate roof drainage, improper installation, spaced decking. Each manufacturer has different requirements for their warranties.

Improper ventilation can cause the shingles to bake from inside of the attic. If the hot air and moisture cannot escape your attic, it can dry out your shingles and cause them to deteriorate at a faster pace.

Proper ventilation takes care of that by allowing the right amount of fresh air to circulate. The correct air mixture is 50% intake of air through soffit or edge vents and 50% outflow through roof vents. In winter, lack of ventilation can cause ice damming. Proper ventilation is paramount to maximizing the life of your shingles.

Inadequate roof drainage is caused by gutters not performing their job. Any water that pools on your roof for an extended amount of time will cause harm to your shingles. That's why it is very important to keep your gutters clean and make sure the water is going off your roof draining properly all year long. In the winter months clogged gutters can cause water to go under your shingles.

If your roofing system is not installed to manufacturer specifications or to current building codes this will void your warranty. If a fly by night or out of state roofer installs your roof incorrectly and years later a defect is found, you may be liable for the damages because it was installed incorrectly. This could cost you thousands of dollars because the company could be out of business, just not be willing to help or they are in another state and won't come back.

Many of the warranties require the shingles to be fastened to a solid surface like plywood or OSB. The older homes used spaced decking, 1x6 or 1x8's. The problem with this type of sheathing is that there are gaps or spaces in between each board. If a nail goes through the shingle into a gap, then it will not be securely fastened to the house. If the roofer does not install new OSB decking before installing the shingles, then the warranty is void.

## 6 Costly Misconceptions About Roof Replacement

### **Misconception #1 – All roofing shingles are the same**

There are different shingle manufacturers that carry different models or levels of shingles. Each manufacturer offers different warranties. There are at least 3 different levels of shingles for each manufacturer; 3 tab, laminated dimensional/30 year, presidential/50 year styles.

Some carry an impact resistant shingle which can protect you from light hail. Be sure to have the contractor go over the different levels of shingles and warranties and show you actual shingle samples. It is a big decision and you want to make the best choice possible. A new roof accounts from 15-40% of your home's value.

### **Misconception #2 – I should wait as long as possible to replace my roof so I get the most for my money**

This seems to make a lot of sense. Why replace your roof if it could last another couple of years?

1. The longer you wait to replace your roof, the more it will cost. This is a true fact. The cost of roofing materials (ie. Shingles, metal, underlayment etc.), the dump costs, and the labor to install a roof increases every year also.
2. It's impossible to tell exactly how long your roof will last for. As your roof gets older, it starts to deteriorate and is more prone to leaking.
3. One small leak that goes unnoticed can cause huge health and financial problems. From a small leak, water may pool in your attic causing rotted wood and soaked insulation. If left unattended, black mold may start to grow, posing a health hazard to you and your family. If there's enough water it could soak into the drywall, which would require new drywall and paint. Repairing interior damage like this may cost thousands of dollars, especially if you need mold remediation. In the end you'll have to pay to get your roof replaced on top of everything.

An ounce of prevention is worth a pound of cure. Replacing your roof before it absolutely worn out will save you thousands of dollars in potential repairs and damage to your home. This will also save the stress and worry you'll have when a big storm blows into town. A professional roof audit will help to determine how much life you have on your roof and when would be a good time to replace it.

### **Misconception #3 – A layover is a smart way to save money**

Installing new shingles over your existing roof without removing all of the existing layers of shingles down to the sheathing is a layover. Most building code guidelines do not allow this at all. Some jurisdictions will allow you to have 1 existing layer of shingles. If you have 2 or more layers of shingles, you would want to remove all layers and install the new shingles directly to the sheathing.

Here are the negative reasons to doing a layover.

#### **1. You don't know what problems are lying underneath an old roof**

There could be damage to your plywood or areas with dry rot and you won't know because you didn't inspect the sheathing. This may seem like a good deal at first since it will save you money on replacing the plywood. The only problem is that your new roof will have a drastically shorter life span as the roof starts to sag and the fasteners start to back out. This damage won't be covered by any warranties either.

#### **2. Your roof could leak due to ice dams in the winter.**

If you have an existing layer you can't install Ice and water shield directly to the roof decking.. This could leave you vulnerable to future leaks caused by ice dams that won't be covered by the warranty.

**3. Your roof could end up looking uneven and wavy instead of flat.**

You are not affixing the new shingles to a flat solid surface so it can increase the chances of an uneven looking roof. Depending on the type of roofing your first layer is, this problem will either be mild or severe.

**4. It can void the manufacturer's warranty.**

Most shingle manufacturers require their shingle to be installed directly to the decking with no existing layers beneath it. This performs better in hail storms because the shingle will not get damaged as easy.

**Misconception #4 – Hiring a big company means higher quality**

Most smart homeowner's already know that lowest price usually means lower quality work and you get what you pay for. This may lead you to believe that the higher the price the better the quality. Big companies out there who charge the most (sometimes \$7000 – \$12,000 more than their smaller competitors) aren't necessarily doing it because their quality is better. It is because their overhead expenses are much higher than a smaller roofing company.

They spend thousands of dollars on advertising like radio, tv, newspaper, yellow pages ads. Internet marketing, New trucks, equipment, business trips. Smaller company owners have a more hands-on approach, as there are usually fewer layers of management. The owner usually has a higher interest in being sure that the work is done correctly. It creates a greater level of responsibility because a small business owner cares about internet reviews and the future of his business. If you can meet and deal directly with the owner of a small roofing company, you can get a better feel for the quality of work that will be done.

**Misconception #5 – Hiring a handy man or friend of the family who can save you money**

Maybe you know someone who has re roofed a few houses before or is very handy. It may sound like a good idea to help them out and save some money in the process. While this is a way to save money in the short term, it can cost you much more in the long run.

I have a friend, Bill that needed a new roof. He came to one of our jobsites and saw how efficient, fast, professional, and good my crew worked. They installed the new roofing system in 1 day! After seeing my crew perform, Bill thought that roofing was easy. So he tried to do it by himself with a few construction workers. It took him 10 days and still had to have our crew help to finish up the detail work on the roof.

Roofing is not easy. Not everyone can re-roof a house correctly. Doing it correctly is the key. Our crews get it done in 1 day because that is all they know. They know residential roofing inside out and upside down. They have been doing the same work for over 17 years and that is all they know. They are extremely good at that one thing.

It may not be installed to building code requirements: Chances are that someone who does some roofing on the side doesn't have the time or energy to keep up on the building code requirements for roofing. This can cause you problems later on.

He may void the roof warranty: If the shingles aren't installed to manufacturer specifications or any of the other number of things not done correctly.

Are they going to be around in 5, 10 30 years from now when the problems start to show up? Your roof is going to be protecting your home for the next 30 years or more. Consider the cost of the repairs if something is not done correctly.

What if he damages something? If he drops an 85lb bundle of shingles on your car, grill or patio furniture. what will you do? It may seem like a good idea at first, hiring a friend, but it could bring you lots of problems and costs in the future.

### **Misconception #6 – Any roofing contractor can install a roof**

It can sound good to hire a contractor that does it all, “No job to big or small”. There are many different roofing systems that each require a separate knowledge base and skill level. You want a roofing company that specializes in installing residential asphalt shingles. You wouldn't want a metal, flat or tile roofing company to install your asphalt roof. You want a company that has been doing the same thing year after year.

A company that has seen all of the challenges and quirks that goes along with that type of work. You wouldn't hire a commercial roofing company to replace your residential roof. They work on and know the ins and outs of large roofing systems with different challenges and quirks than a residential roof. You also wouldn't hire a company that specializes in siding, windows or painting that does an occasional roof here and there to install a new roofing system on your house.

## **The Difference Between Value and Price – How To Get The Most For Your Money**

We already talked about the risks involved with hiring the lowest price. Hiring the highest price can also come with some problems.

*Price is what you pay and value is what you get.*

Your home is one of the largest investments that you probably own. Your roof is the number one protection your home has against the elements.

It's also one of the largest home improvements you'll make. A new roof will last between 25-50 years. It's important to get it done right the first and possibly only time.

Let's say the choice has come down to an alright contractor who will re-roof your house for \$12,000 and an excellent roofing contractor you're confident in that charges \$15,000. \$3,000 can seem like a quite a large price difference?

**Looking at it over 25 years, how long a mid-range shingle will last, that's only \$120 per year.**

Take a look at your roof 10 years later.

Would you rather have a completely worry-free roofing system protecting your house?

Or deal with leaks, interior damage and other problems that cost you money?

A bad roofing job can end up costing thousands of dollars over the lifetime of your new cheaper roof. An excellent roofing job will result in peace of mind – knowing that you don't ever have to think about your roof again. It will perform year after year with no problems. Don't only look at the cost of the roofing system. Look at the experience of the roofing contractor. From the questions later in this guide, you can interview him and determine how much knowledge and experience he has.

How long is the workmanship warranty? How long is the manufactures warranty? Tell me about proper ventilation and etc. more on this later in the guide.

When interviewing roofing contractors make sure you speak to each one face to face. Be sure to ask them what type of materials they use and have them put the details in a written contract.

This will help you accurately compare quotes so you can compare apples to apples. Never work with a contractor that will only give you a verbal estimate or a brief one page summary with very little detail.

## 8 Mistakes To Avoid When Hiring a Roofing Contractor

Not asking the right questions can cost you a lot of money. In order to find a trust worthy roofing contractor to replace your roof correctly, avoid these 8 mistakes.

### **Mistake #1: Not verifying if they are insured before starting any work.**

Any professional roofing contractor worth talking to will have the current and correct amount of liability insurance. The minimum is \$1,000,000 each occurrence with a general aggregate of \$2,000,000.

These have to be renewed annually. Make sure that the contractor has them and that they are current. Don't be afraid to ask for proof of these things. Good trustworthy contractors will be glad to show you their qualifications. Contractors that are hesitant to provide this documentation may be hiding something.

### **Mistake #2: Not checking online reviews**

The roofing industry is one of the few industries that has a very low barrier to entry in that anyone can call themselves a "professional" without any proof for that claim. Yet these people work on the most important part of your home. This may be the only time that you have your roofing system replaced. You want to make sure that you do it right.

Be sure to read all of the online reviews. If the company has very few reviews or a lot of negative reviews you know not to do business with them. You can also tell a lot about how a company does business by their reviews. Do they truly care about their customers and take pride in their work? The reviews will make this very clear. The majority of the reviews should be positive. You're always going to have a couple of bad reviews. No matter what you do or how hard you try to make every customer satisfied, there will always be a few that you can't make happy.

### **Mistake #3: Not interviewing the actual owner of the roofing company.**

This is an important step and should not be overlooked. If you only deal with the salesman, you don't have a full understanding of how the business is truly run.

If you can't get in contact with the company owner then don't do business with them. Does he have a criminal record? Has he filed for bankruptcy? How does he treat his employees? You'll be surprised at how much information you can find on the internet about someone. What happens if a problem arises in the future? Will he answer your phone call? Will he take care of any future issues? This is the main reason to talk to the owner. This will protect yourself and your number one investment.

### **Mistake #4: Signing a contract without completely understanding it**

A good contract will benefit and protect both you and your contractor. It should spell out exactly what work is to be done for what cost. A written contract signed by both the contractor and the customer is required. In the state of Texas there are certain items that must be included in the contract by law. It must contain: the scope of services and materials to be provided, the approximate dates of service, approximate cost of services based upon the damages currently known, the contractor's contact information, insurance information, the contractor's policy regarding cancellation, refund of the deposit and notice of rescission allowing a full refund if the contract is cancelled within seventy-two (72) hours of signing the contract.

The contract must also contain wording that the contractor will hold in trust any monies received from the property owner until materials are delivered to the site or until a majority of the work has

been done. If it is an insurance claim, it must read “the roofing contractor cannot pay, waive, rebate, or promise to pay, waive, or rebate all or part of any insurance deductible applicable to the insurance claims for payment for roofing work on your property. Don’t be afraid to ask if you don’t understand anything in the contract. The contractor should be able to explain every detail of the contract. If they are hesitant or unwilling to go over anything with you then don’t do business with them. Don’t hurry through it and let the contractor push you into signing it on the spot. Have the contractor send it to you electronically so you have plenty of time to read it over and prepare any questions you may have.

#### **Mistake #5: Hiring the first contractor without getting another opinion**

Many companies hire very aggressive sales people to push homeowner’s into signing a contract during the first meeting. If you hire the first contractor you talk to you may find out later that he wasn’t a good fit or that your roof didn’t even need replacing. Federal law states that you have a 3 day right of rescission. You have 3 days after signing a contract to cancel it. Texas law requires the actual 3 day rescission wording to be included in every contract. It is good to get a few opinions but don’t burry yourself with too many. It will only make the decision process more difficult. You should be able to get a good feel after 3 estimates.

#### **Mistake #6: Not making sure the contractor has a physical local office**

All roofing contractors need to have a local permanent place of business. If all they have is a cell phone number, company name, and a P.O. Box, then this means that they are untraceable. Check the address to make sure it is a place of business and not a residence. Some contractors work out of their apartments or homes. This is no good because they can close down shop, pick up and move at any time. How can you track them down if problems pop up in the future? They can change their phone number and vanish. They can be an out of state company. If you have problems with your roof in the future you want to be able to get in touch with your contractor quickly. What good is a warranty if it can’t be honored?

#### **Mistake #7: Not having a clear timeline established**

One of the worst experiences homeowner’s have with contractors is when a contractor starts a job and it takes them weeks to finish. A typical residential re roof should take anywhere from 1 to 3 days. Many contractors who have multiple roofing jobs will get many contracts signed, start many jobs at once and then draw them out for days or weeks. It is best to start one roofing job and finish it before starting another one. Some contractors over promise and under deliver. They get greedy and take on more work than they can handle. This can lead to shoddy, rushed work and a bad experience. Leaving a roof unfinished, could even lead to water damage if bad weather arrives. Be sure to ask your contractor when he will start and make sure his crew is not working on more than one roof at a time.

#### **Mistake #8: Hiring a contractor that puts all the risk on you**

If you are working with a good roofing contractor all the risk should be placed on him and his company not you and your home. Good contractors put everything in writing, explain everything in detail and do what they say they are going to do. If in the preliminary stages of working with the contractor seem unorganized, not responsive or errors are occurring then this should raise a red flag. A good contractor has done this work many times and knows what he is doing.

If a contractor isn’t confident in his work, then don’t hire him. The contractor should be the one carrying all of the risks. There should be none placed on you the homeowner.

## **100% No-Risk Guarantee**

Every roofing system we install comes with our no risk guarantee. Since I have been installing roofing systems, I can confidently give you a 100% no-risk guarantee that will take away all the stress of getting a new roof put on your home. As part of my guarantee, you can be confident that

you will never have to worry about your roof leaking during the length of the warranty  
There are two parts to the LOA Construction and Roofing 100% no-risk guarantee:

1. If you ever have shingles blow-off your roof I will promptly replace them completely free. You pay nothing. No material, no labor, nothing.
2. If you ever have a roof leak I will be there quickly to fix the area that is leaking and cover the cost of the repair if there was any interior damage.

All I ask is that you call me immediately and as soon as you notice a leak or shingles that have blown-off. The sooner we can get it fixed, the less damage will be done.  
Don't settle for a contractor that won't stand behind the work of his company 100%.

## **4 Simple Steps to choosing the best contractor possible**

Replacing your roof can seem like a long hard process. By using this guide, it should arm you with some valuable information to find a good roofing contractor.  
Here are 4 additional steps below to help you get the beautiful roofing system you deserve.

### **Step #1: Make the Commitment To Get it Done**

If you know your roof has been through a hail storm or is old and needs replacing, then be prepared to act. Don't put it off and do nothing. The problem will not go away. It will only get worse and cost you more money in the end.

### **Step #2: List Your Objectives**

What do you want out of your new roof?

Do you want it to last the next 50 years, or just something to get you through the next few years? Do you want upgraded presidential shingles that make your home stand out in your neighborhood, or do you just want a functional shingle?

Write down everything you want your new roof to be, and what you want from your ideal contractor installing it.

### **Step #3: Interview and Ask Questions**

The best way to learn about a company is to ask specific questions.

Here are 10 thorough questions to ask a roofing company before they perform any work on your house:

1. How will you properly ventilate my house?
2. Do you have General Liability Insurance at \$1,000,000?
3. Do you storm chase or work in other states?
4. How long will it take to complete the job?
5. Will your crews use a nail magnet and provide a thorough clean-up?
6. Do I pay anything prior to the work starting?
7. What are the details of your workmanship warranty?
8. Do you provide a lien release?
9. What's the name and phone number of the company owner?
10. Will the roof be watertight if a storm rolls in?

### **Step #4: When You Find The Right Company, pull the trigger**

Once you have found an honest, professional, company that you trust, have them give you a specific price promise in writing. This will assure you know the exact scope of work and the exact cost with no surprises. You did all of your research and took the necessary steps to make sure that you have chosen the right company. Now it is time to put trust in your decision and relax.

By following this simple process and asking the right questions you should have confidence in the company you choose. If you have any additional questions you can call to get them answered.

## **Discover The Condition Of Your Roof & Your Available Options For Free**

If you know you need a new roof or you just want to find out the condition of it, I'd like to help you so you can make the best decision possible.

I want to offer you a:

1. **Free Roof Audit:** I'll come out to your home to meet you and discuss any concerns you have. I'll perform a 20-minute Roof Audit that will help to determine the current condition of your roof and let you know if you have any areas in need of attention.
2. **Roofing information:** I'll explain all the parts of a complete roofing system. If any work is needed, I will provide a written report with exactly what needs to be done with photos of the problem areas.

To get this free audit call 512-645-1687. Our main goal is to provide you with the most accurate and complete information about your roof condition, any repairs needed and information about new roofing systems.