

Choosing a Professional Roofer

Homeowner's Information

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Roofing is a process you may not be familiar with until it becomes time to replace the roof on your own home. And even then, there's a lot to learn about which products to use and what procedures best meet your individual roofing needs. Therefore, it's vital to know that you can rely on the roofing contractor you choose to give you good advice about those products and procedures that may be new to you. The key is to find the right roofing contractor for your job. The questions are designed to help you determine the reliability, reputation and experience of a contractor; as well as his dedication to providing you with the best roof system possible. A top-notch, professional roofing contractor will be only too happy to supply you with answers to these questions. And just as it makes good business sense to see several bids on your roofing job, it also makes good sense to ask several different contractors these questions. Also are outlined some important points to consider as you evaluate the terms of your proposed job contract. Being confident you've selected the right roofing contractor will help assure that you have a quality roof overhead and that your hard-earned money has been wisely spent.

Before you start:

Clean up your property. Cut back bushes or trim trees before the roofing contractor is onsite. Remove vehicles close to the house. Cut the grass around the house to the lowest setting or level (nail clean up). Roofers use a large magnet on wheels to scoop up nails around the house. Inform your neighbors when you are getting a new roof. Clean up dog feces and debris around the property. Ensure that the roofer has access around the house. Cover pools or hot tubs. Inspect your attic and ensure that the roof is safe to walk on.

Questions to Ask Your Roofer

You should evaluate your roofer as carefully as you would a doctor or lawyer. It is certain that you will want a roofing contractor who employs capable applicators to install the shingles. It is also clear that you will need to look closely at the proposal offered, the products selected, and the price/value relationship of the entire package. But what criteria can you use to decide if the contractor is a true professional who will stand behind his work? While there is not a single, clear-cut answer, there are a number of indicators that you can look for when going through the evaluation process.

Interview the contractor

You cannot choose a professional roofer by looking at an estimate and comparing prices. Allow yourself an hour, more or less, to sit down with each contractor. You might be speaking with a salesperson or even the owner. Both of you need time to ask questions and explore the possibilities. You will be surprised at how many options you have. Good contractors take pride in their work, and so should the salesperson representing the company. • The salesperson should show pride and enthusiasm in discussing other jobs. The salesperson should be knowledgeable about other jobs (which shows his amount of involvement in the actual work). Get a business card and written estimate.

The Questions to Ask

What is the full name and address of the company?

Getting the complete address of the company can be an important factor in determining a company's time in business. If a post office box is given, ask for a full street address as well. Try to hire a contractor that has an office nearby. The likelihood of better service and quicker response time is greater if the company is based near your home.

Does the roofing company carry insurance?

A contractor should carry comprehensive liability insurance and workers' compensation insurance to protect you in the event of a roofing accident. This can be verified by asking to see the contractor's certificates of insurance (workers' compensation and general liability). The contractor's insurance company can send you the information directly. Let the contractor know you want current certificates sent to you by the insurer before the job is started. Contractors may also carry other kinds of insurance including health, life and auto insurance. Bland assurances of insurance coverage may refer to these. Don't be confused. Ask for a current proof of general liability and workers' compensation coverage for roofing projects. Send the information to your home owner's insurance agent for review.

Worker accidents. Be aware that if a worker is injured on your property, the homeowner might be held liable for all costs unless the employee is covered by workers' compensation insurance. Hospital bills for serious accidents can be extraordinarily expensive. Contractors who carry insurance and follow safety guidelines on fall prevention endure higher job overhead costs. These expenses could be the cause of price variations between contractors who follow the standards versus those who ignore them. If you contractor needs to setup scaffolding, know the New York scaffolding Law. Look at the contractor's safety equipment, electrical cords, ladders

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ect. If you see something unsafe stop the job and have it corrected. That includes unsafe worker's actions. Horseplay, alcohol, or any unsafe act. Take pictures or a video if needed.

Uninsured contractors. Roofers who do not carry insurance will most likely be cheaper to hire as they do not have the large insurance premiums to pay. Workers' compensation premiums can increase wage costs from about 20% to as much as 100%, depending on the state. There are a variety of reasons why full insurance may not be carried by a contractor, such as:

- Not a full-time contractor
- Operates as a partnership or self-employed without employees:
- New in the business
- Can't afford insurance premiums
- Doesn't stand behind work

It is up to you to determine if it is worth the risk to hire a contractor who does not carry insurance.

Is the company a licensed or credentialed contractor?

When you pose this question, you are, in effect asking if the contractor is licensed by your state and/or city. Not all states require contractors to be licensed. New York does not require contractors to be licensed. Some cities and counties in New York State require licenses for contractors. If your state does license contractors, then he might have had to pass a written examination in his specialty, although few licenses make this a requirement. A number of cities also require professional licensing. Check with your local licensing authority for details. A contractor may also answer this question by telling you he has a business license. However, a business license is a tax requirement only and is not directly relevant to the contractor's competence. Several roofing manufacturers offer a variety of programs to professional contractors that establish their credentials as a knowledgeable roofing company. Homeowners can view a contractor's credentials as another indicator of their degree of knowledge, professionalism, and dedication to the roofing trade.

How long has the company been in business?

Needless to say, longer is usually better. Under three years may signal an unstable business or one low on the learning curve. On the other hand, everybody has to start somewhere. References will be helpful to double check any business, and are especially important when dealing with a new business. A newer business may have a great future but it is only reasonable to be more careful when considering its referrals. The failure rate of small businesses in the first three years is very high.

Will the company provide referrals or references from previous jobs?

- Ask for photos of completed work, if available. Keep in mind, however, that many roofers will not have photos.
- Request a list of 10 local names and phone numbers of recent customers (last 12 months). It is not necessary to check all 10, but you will be able to pick randomly from the list those you do call.
- Check the contractor's supplier's website to see if they are trained and certified to install specific materials which will carry the supplier's warranty.
- Is damage caused by the roofer to your neighbor's property covered by the roofer's insurance or your home owner's policy?

What is the company's workmanship warranty?

Typically, contractor workmanship warranties are for one year or more. Longer warranties are not necessarily more valuable than shorter warranties. The length of the warranty is less important than the intent and ability of the roofer to stand behind his warranty. That is best evaluated using customer referrals. Ask his customers specifically for information about these four things:

- Did he perform his work on a timely basis?
- Was he responsive when asked for information and changes?
- Did he act as if he cared about the customers interests?
- Would you call the company trustworthy?
- Will installing a second layer of shingles on my roof void my warranty?
- The roofer will warrant his workmanship. The manufacturer, on the other hand, warranties the roofing material against defects in manufacturing. Thus, two warranties will cover the shingle roof system. Understand them both. Ask for a copy of the manufacturer's warranty pertaining to the specific shingle products you are considering. Usually, problems of either workmanship or material show up very quickly. Therefore, the near-term warranty given by the contractor or manufacturer is more important than the warranty coverage during the later years of the warranty. Even if problems of workmanship arise after the workmanship warranty has lapsed, a reliable contractor usually will want to stand behind his work.

Is the warranty transferable if you plan to sell the house?

What is the company's track record for solving customer complaints?

Try to find out how your contractor handles problems when they do arise. Request a referral from a job that involved a complaint. • Ask the contractor if he has ever lost a job-related court case. Ask if his contractor's license has ever been suspended and why. Also, in talking to the appropriate authorities, such as the Better Business Bureau and licensing departments, find out if any complaints have been filed against the contractors whom you have interviewed. Many contractors in business for any length of time have been involved in a dispute. Ask how the dispute was resolved, to test your contractor's reputation.

Evaluating the Contract

Before you get to this stage, you will have received from the roofer either a job proposal or an estimate. Estimates and proposals can be very different approaches to your job.

What is an estimate?

To simplify, an estimate will typically offer a single price, a generically described product, a color and no options. This is traditional and legitimate. But it isn't consumer-friendly.

What is a proposal?

Simply put, a proposal is a tentative agreement for a project. It offers a choice of products by brand name, prices, services and even designs. Many other provisions may also be included such as change order conditions and financing options. The homeowner should expect three product choices. These could be presented in the typical range of good, better and best. Appropriate product literature and samples should also be offered. In conclusion, a proposal is consumer-friendly.

Details, Details!

Most contracts for roofing work are simple and straightforward. The larger or more experienced contractors may have longer, more detailed contracts. Regardless of the form of the agreement, you should read all of the specific items in the contract carefully. Misunderstandings are more often the cause of contract disagreement rather than actual dishonesty or incompetence. It is in your interest that certain items which are important to you be stated in writing in your contract. The following are some of the basics that should be covered:

Compliance with local codes and ordinances.

- Will they be observed? Are permit costs included?
- Who will obtain the permit?
- What about provisions for posting zoning notices?
- Have building code dept. inspections been planned?
- OSHA rules for worker safety apply and you may be subject to fines as a homeowner.
- How many layers of shingles are on you roof? What is the local building dept regulation say for reroofing multiple layers?
- What are the ventilation requirements for your attic and roof? What type of vents will be installed? Do you want your garage roof vented?
- Some states and counties allow grants and tax discounts for home improvements on certain homes.

Product choices

Have you been offered a choice of good, better, best shingles? Are they identified by brand and manufacturer name? Is there a clear reference to the warranty which will cover the shingles to be applied? Is the manufacturer's name for the color of the shingle you are buying stated in the contract? Do you understand the difference in the aesthetics from one shingle to another (including not only color but also texture, style, construction, reinforcement and UL ratings)? Some manufacturers give discounts to Veterans and Seniors on their website. Drive by a referrals house and look at the type of shingle. Have you considered a metal roof? Did you know that a metal roof can carry a 50 year warranty? Make sure that the roofing material supplier is paid clause is stated in your contract. A workman's lien on your property can be made if the supplier is not paid by the contractor.

Scheduling

Start and stop date windows are difficult to pin down due to the unpredictability of the weather. But you can control exceptions. For instance, negotiate a "no-later-than date" clause. Be reasonable, but do make it clear that these terms will be enforced if necessary. If early completion is important, offer an award for completion by an early date in addition to a no-later-than clause. NOTE: Some state laws require a no-later-than clause. Watch the weather. Does the roofer have tarps or a plan for rain, snow or bad weather? Remember you can stop the contractor at any time if you do not want them to continue work. Will they tear the shingles off on one section of the roof and replace them as they go or a complete tear off? How early and late does your local regulations allow contractors to begin and end daily work?

Right-to-rescind

This clause establishes a time period in which the homeowner can cancel the contract without penalty. Some states require such a clause in contracts. Check with your local authorities. Three days is usually the time period given for a right-to-rescind without penalty. If the homeowner cancels the job after the right-to-rescind period has elapsed, then the contractor may request a certain dollar or percentage value of the contract in return.

Manufacturer's warranty specifications

Confirm that the Agreement states that all workmanship will conform to the requirements of the manufacturer's warranty and installation instructions. Especially take note that this includes ventilation requirements, fastener requirements, low slope installation terms and ice dam protection. All such terms are normally found on the shingle packaging, or will be found on manufacturer's literature available from suppliers. Has your contractor talked to you about reinstallation of dish antennas or adding water diverters?

Contractor's workmanship warranty

Make sure this is clearly noted in the contract. Have your home owner's insurance agent or a lawyer review the contract. Get a minimum of 3 estimates and compare the warranties and other details.

Cleanup

Call for a daily cleanup of the premises. This becomes very important if shingle tear-off is necessary. Do not allow children or pets around the property while work is being done. You may require the dumpster to be covered during windy days, to keep children or others out of the dumpster and not to allow neighbors throwing their household goods into your dumpster. Take pictures and let the contractor see you taking the pictures of them and their work.

Payment terms

Schedule, terms and method of payment should be written out fully in the contract with no room for misunderstandings. Most reputable roofers do not require payment until the job is completed. Consider contacting your bank or credit union for home improvement loan rates and terms. What are early loan payoff fees if you plan to sell the house?

Preliminary inspection

Finally, agree to an inspection before the job with the job supervisor. Establish the condition of the property before any work is done. Take special care to list the conditions of landscaping and equipment located under or near the roof eaves. Do not be unreasonable on your expectations. It is not possible to reroof a house without some damage to landscaping. Discuss and agree on what is reasonable. Prepare a checklist as you go and co-sign it, indicating that both parties understand the present condition of the property. A thorough inspection after the job will determine if any valid property damage claims exist.

Understanding the contractor

This information is a guide to shopping for a good contractor and negotiating a good contract. However, you should keep in mind that your contractor is also shopping. A contractor is shopping for good jobs that will make a fair profit and bring future referrals. Many contractors have had experiences with unreasonable or dishonest homeowners. Therefore, they look for warning signs of customer problems during the initial job interview. Show the contractor that you are an informed consumer who has both your and his best interests in mind.

Getting a roofing contractor to want your job

Many homeowners have been mystified by the seeming lack of interest and response from contractors when they receive a call for a job. Here's how you can get a roofer to respond to your call: When you call a roofer, tell him you are shopping around, but are only interviewing three contractors, not 10. Call contractors in the general vicinity. Roofers prefer to work close to home, just like everyone else. Tell the contractor you call that you are not looking for the lowest bid, but rather the best value. And ask for a Good-Better-Best proposal. If you have seen work by a contractor in your neighborhood and you liked it, or if someone referred a contractor to you, call him. And when you do call, mention how you received the contractor's name. By following these tips you can help a roofer to determine that you are a good prospect and worth his effort.

Local Information

There are a number of organizations and institutions that you can contact when you need additional help or information about reroofing. Unfortunately, it is not possible to predict which will be the most useful in any given location.

Consider these sources to check the contractor's business practices:

- Local Better Business Bureau
- City, county and state licensing authorities and building departments.
- Local roofing trade associations, whose members are actual contractors, should be active in policing their trade and can be excellent sources of information.
- Workman's Compensation Office. Claims review against the company.

Informed Consumer:

- Get educated about roofing contractors and bidding. Everything is negotiable in any contract.
- Watch out for excessive loan credit rates offered by roofing contractors.
- Do not begin a roofing job prior to severe inclement weather. Reschedule the job if you determine the roofer cannot complete the work before the weather causes damage to your house with a partially completed roof. This includes worker safety during lightning or high winds while on the roof. Note that you may ask if any workers are allergic to bee stings?
- Look at your home inspection report if inadequate ventilation was observed. The time for all noted deficiencies to be repaired is when the new roof is installed. This includes installing new plumbing vent boots, damaged sheathing, improving attic ventilation, chimney flashing, soffit vents, a chimney cricket, or other required repairs.
- Take different angled pictures of the roof, inside ceilings and the attic prior to the start of the job.
- Take pictures during and after the job to note any warranty issues or damage to your property. This could include pictures of the contractor's equipment, vehicles and workers.
- Ensure that you secure your house and property during the roofing job. Do not let workers have free access to your home or garage areas. Background checks are not required for roofing company employees. • Consider requiring a portable bathroom be on the jobsite for workers. Are your roofing materials if left on your property overnight covered for theft during the job?
- Ensure that all roofing debris is taken from your property and nothing is left on your neighbor's property.
- Dumpsters should not cause damage to your driveway or lawn. Who pays for the dumpster?
- The replacement sheathing material should be the same or better than the original sheathing. Ensure that the sheathing properly lays onto the rafters and can carry weight. Make repairs to damaged rafters or trusses while the roof is installed. You may consider adding insulation to the attic space, soffit baffles, installing wiring for ceiling fans or installing lights in the attic while the roof is open. Caution the roofers not to damage ceiling can lights while working in the attic. If other work improvements or repairs are necessary on the house while the roof is installed you may consider hiring additional skilled contractors. Not all roofers are multi-skilled in all trades.
- Review the contractor and supplier's website for additional information. Convert the website into a PDF file. The website could be taken down or modified at any time.
- Keep a thorough historical file on the roofing project. Convert all hard copy information to a digital format for your records. This includes: photos, contracts, detailed summary of daily work, and other information. This file will make a great selling point with a future real estate transaction.
- Review roofing videos on the web of the type of roof you have on your home. Understand that new roofing techniques and materials are available.

This information is compiled to inform my clients from different websites, my knowledge and experience with roofing companies. It is not all incensing and is updated periodically. This information is not meant to say that roofing companies are bad but, that informed consumer's should get the deal on the roof they want. Recommendations and suggestions are welcomed and encouraged.