

# Seven Questions to Ask Your Roofer

*Re-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.*

*That's why McGraw-Hill Construction Information Group has developed this guide to selecting a roofing contractor: The questions contained in this brochure 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 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.*

*We've also 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.*

At McGraw-Hill Construction Information Group, we suggest that you 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).

# The Seven Questions to Ask

## I. 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 quicker service is greater if the company is based near your home.

## 2. Does the 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). 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 proof of general liability and workers' compensation coverage for roofing projects.

**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.

**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.

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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 .

## 3. 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.

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.

## 4. 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 some time. 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.

**5. 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 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.

**6. 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: 1) Did he perform his work on a timely basis? 2) Was he responsive when asked for information and changes? 3) Did he act as if he cared about the customers interests? And finally, 4) would you call the company trustworthy?

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.

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**7. 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 the 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 inspections been planned?

## **Product choices**

Have you been offered a choice of 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)?

## **Scheduling**

Start and stop dates are difficult to pin down due to the unpredictability of the weather. But you can control exceptions.

For instance, negotiate a "no-later-than" 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.

## **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.

## **Contractor's workmanship warranty**

Make sure this is clearly noted in the contract.

## **Clean-up**

Call for a daily clean-up of the premises. This becomes very important if shingle tear-off is necessary.

## **Payment terms**

Schedule, terms and method of payment should be written out fully with no room for misunderstandings.

## **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.

## Insider Tips

### Understanding the Contractor

This pamphlet serves as 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:

- Local Better Business Bureau
- City, county and state licensing authorities
- Angie's List