

# A Homeowner's Guide to Protecting Yourself When Buying a Roof

*An honest roofer reveals industry secrets*

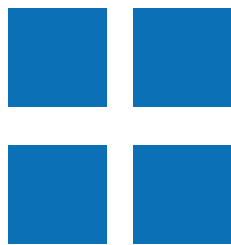
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*The two common ways  
"low-priced" roofers  
increase profit*

*12 questions you should  
ask before hiring a roofer*

*Homeowner's  
installation checklist*

*Insider pricing  
information*



 **IQ Roofing**  
Integrity and Quality

## WHY this guide?

IQ Roofing as a simple philosophy, treat our customers the way we want to be treated. Like you, we want to be treated honestly and fairly. We realize that we won't win every customer, but we would like to protect every customer we can. To help accomplish this, we have developed this guide to help protect homeowners from unscrupulous roofers.

The roofing industry in Texas is very competitive because it is not regulated. Virtually anyone can establish a roofing company. Consequently, a number of these companies should be avoided.

## The roofing industry in Texas is unregulated.

A roof is typically the third or fourth most expensive purchase you will make, and you will have to live with it for the next twenty to thirty years, so be prudent.

*Typically the third or fourth most expensive purchase you will make*

### Be Educated and Have the Advantage

The primary reason for this guide is to give homeowners the knowledge they need to determine whether they are really getting a good deal or just being lead to think they are.

As with most things in life, being knowledgeable helps reduce the odds that you will be taken advantage of. Education is key. The reality is many homeowners have very limited knowledge of roofing and can easily be convinced they are getting a high quality roof at a low price, when in fact they are not.

Keep in mind that, essentially, every replacement roof is a custom roof comprised of different materials. Much like buying a new custom home, you should expect to be involved in the selection process, which means you need to be adequately informed about the options available to you.

The thought of investing a considerable amount of money into something you can't actively enjoy, can be a little disheartening. Discount roofers are aware of this emotion and they will often exploit it to convince you that "it's only a roof, so why spend more than you have to?"

Obviously, you shouldn't pay more for the the same thing, but ensuring that you are getting the same thing is a bit tricky.

*Price is what you pay.*

*Value is what you get.*

*Warren Buffett*

Unfortunately, many discount roofing contractors intentionally neglect to inform you of all your options, because their intent is to minimize the material side of the equation with the idea, "it's just a roof." They do this because there's a lot more profit to be made if cheaper materials are used.

If you have a contractor whose price is significantly cheaper than the other bids, you need to start asking questions. It is likely they are making up their profit by using lower quality materials and/or unskilled labor.

**Don't get rushed into signing a contract.**

# “The two common ways “low-priced” roofers increase profit”

## Materials:



### 1. Old or Defective Shingles:

One of the most common practices of discount roofers is purchasing discounted shingles from secondary markets, or “gray yards.” This secondary market is comprised of old or defective shingles. These are shingles that have either been baking in the sun for an extended period of time and lost some of their integrity, or shingles that simply were rejected by the manufacturer for cosmetic or functional defects. These defective shingles are then sold to discount retailers, as-is, with no warranty.



### 2. Inferior Materials:

Roofing technology has advanced significantly over the last 20 years and discount roofers know that few homeowners are current with these advancements. Discount roofers know this and often use it to their advantage by neglecting to inform you about your options, such as specialty shingles, synthetic underlayment, premium accessories, etc. Discount roofers often won't educate you on these options because they cost more, resulting in lower profit for them. Being knowledgeable about the materials available equips you to ask the right questions and ensure you get a high quality roof.



### 3. Material bait-and-switch:

This unfortunate reality occurs when a dishonest roofer claims premium materials will be installed but substitutes lesser materials to increase profit. Because many homeowners have a limited knowledge of materials, this is easily accomplished. Some examples of this include:

1. Installing lesser quality shingles than you are paying for
2. Substituting 3-tab shingles for starter and ridge cap shingles
3. Substituting traditional roofing felt for synthetic underlayments
4. Reusing the old, existing felt instead of replacing with new underlayment

## Labor:



### 1. Low-cost/Unskilled Labor:

Roof installers have a wide range of skill levels. The best crews are in high demand and expect to be treated well and paid well for their expertise.

Unfortunately, most discount roofers neither pay nor treat their installers well, so they are unable to attract and keep the best crews. Often, as a result, their roofs are not installed to the highest standards.



### 2. Installation Process:

If you pay for the best shingles and components but they don't get properly installed, what's the point? There is a right way and a wrong way to install a roof, but usually homeowners cannot tell the difference by just observing. You should only hire a roofing contractor who is willing to document their installation process in detail. If they are not, it's generally because they simply do not want to be held accountable to a written standard.



### *Insider information for you*

While some discount roofers might provide a documented installation process, most are using low paid crews that are unlikely to follow it during installation. Underpaid crews are not paid enough to warrant that level of thoroughness.

Remember, **“you get what you pay for”.**



### ADDED LABOR PROFIT **\$400**

If a discount roofer cuts their labor costs by **15-20%** they can typically add **\$300 to \$500 back to their profitability.**



### TOTAL ADDED JOB PROFIT **= \$1,200**

**This means that a discount roofer can add roughly \$900 to \$1,500 back to their profitability.**

ADDED MATERIAL  
PROFIT  
**\$800**

If a discount roofer cuts their material costs by **10-15%** they can typically add **\$600 to \$1,000 back to their profitability.**

# 12 Questions

you should ask before hiring a roofer

## Business Questions:



**Do you have general liability insurance and would you provide me your carrier name and policy number so I can verify your policy?**

Before signing a contract, call the insurance carrier (not the agent) and verify the contractor's policy status is active. Because roofing insurance is one of the more expensive types of commercial insurance, many discount roofing companies may provide paperwork for a lapsed policy, fraudulent paperwork, or do not carry insurance at all.



**What financial penalties are included in your contract if I decide to cancel?**

Whenever you sign a contract, you should abide by its terms; however, there are legitimate reasons to cancel. It is critical to read the contract carefully to verify it is consistent with what the salesperson has stated. A common tactic is to get a homeowner to sign a contract, sometimes calling it an estimate, and then have large cancellation penalties included.



**If I sign your contract, how long do I have to cancel?**

Under Texas law, if you sign a contract anywhere other than the roofer's office, the seller must advise you orally and in writing that you have a right to cancel the sale within three days. He or she must also give you a contract or receipt stating the date of the sale, the name and address of the merchant, and a statement of your right to cancel the contract which includes the address where you send your cancellation notice.

## Quality/Process Questions:



**Who do you buy your materials from and how will they get delivered?**

Where your contractor buys their materials is very important. We recommend having their supplier deliver the materials to your residence, guaranteeing that it is coming from a trusted source. If necessary, offer to pay the delivery fee, which is usually only about \$50. This is a small price to pay to ensure you will get reliable materials. Think of it as very cheap "insurance" to make sure your thousands of dollars worth of roofing materials will not be old or defective.



**Do you remove all the old felt or underlayment?**

Often, even reputable roofers will take this shortcut, especially if multiple layers of old felt exist, because removing it costs more in labor.

You may also hear, "we leave it because it provides extra waterproofing, wouldn't you want that?" While technically it will provide an extra layer of waterproofing, you want to ensure it is removed so the decking is properly inspected. This is one of the primary reasons we recommend you stay home during your roof installation.



**Do you visually inspect the deck for any rotted areas?**

Most roofs over five years old will have some rotted decking around the eaves, roof penetrations, and satellite dish. If the felt is not removed the decking cannot be properly inspected. You may hear "our roofers are experts and they can tell by walking the roof if there is bad decking". This is a half truth. Yes, in many cases, you can detect bad decking when you walk on it, but most rotted decking is on the eaves (which are dangerous to walk on) and around penetrations and satellite dishes, which are cumbersome to walk on. This is one of the most critical steps in ensuring that you are getting a well installed roof.



### If you discover rotted decking, how much do you charge for those repairs?

The industry average is \$60-\$75 per 4x8 sheet of OSB, covering 32 sq. ft. For example, if two 2-ft. by 4-ft. areas are damaged, then only one 4x8 sheet is required and should only cost an additional \$60-\$75.



### Do you install waterproofing membrane around roof penetrations?

Most leaks occur around roof penetrations (the vents and pipes sticking out of the rooftop). Adequately waterproofing these areas is critical to ensuring that the roof is leak-proof. Using a self adhering waterproofing product (commonly called Ice and Water Shield) is the most proactive way to prevent leaks.



### How often do your installation crews pop lines?

The installation crew should pop a chalk line when a section of roof is longer than 15 ft (or 10 ft if the pitch is steep). This ensures shingles are installed in a straight line and there is no buckling effect or improper reveal width.



### What is the width of your shingle reveal?

“Reveal” is the amount of exposed shingle width that is not covered by the next row of shingles. The standard is 5 inches, except on low slope roofs (lower than 3/12), to deter shingle “lifting” during windy conditions. Sometimes roofers will do a 6 inch reveal, which will save them hundreds of dollars in materials.



### How do you seal flashing and vents?

All flashing and vents should be sealed with an elastomeric polyurethane sealant. BASF NP1 is more expensive but the best quality. Discount roofers often use budget sealant, if any at all.



### Are you including specialty shingles (starter and ridge cap shingles) in my bid?

While regular field shingles can be used for starters and as ridge caps, it is not recommended. Specialty shingles (starter and ridge cap shingles) are specifically designed for these areas and contribute to the integrity and longevity of your roof.

## HERE ARE THREE KEY WAYS TO PROTECT YOURSELF

### 1. Educate yourself:

We recommend spending a few hours educating yourself on the roofing industry and its best practices. It is more difficult for an unethical roofer to take advantage of a knowledgeable homeowner. You can start with some YouTube surfing on how to properly install shingle roofs (make sure it is for the southern states) then spend some time on CertainTeed’s, GAF’s, and Owens Corning’s websites to read up on their roofing systems. This guide will go a long way toward helping you become a very informed homeowner, and preventing you from being easily misled by an unscrupulous contractor.

### 2. Be home for the Install:

We can not emphasize this enough, be home for the installation. This is the only way you can verify that your roofing contractor delivers everything promised (materials and process). A contractor who is confident in their process should welcome your presence.

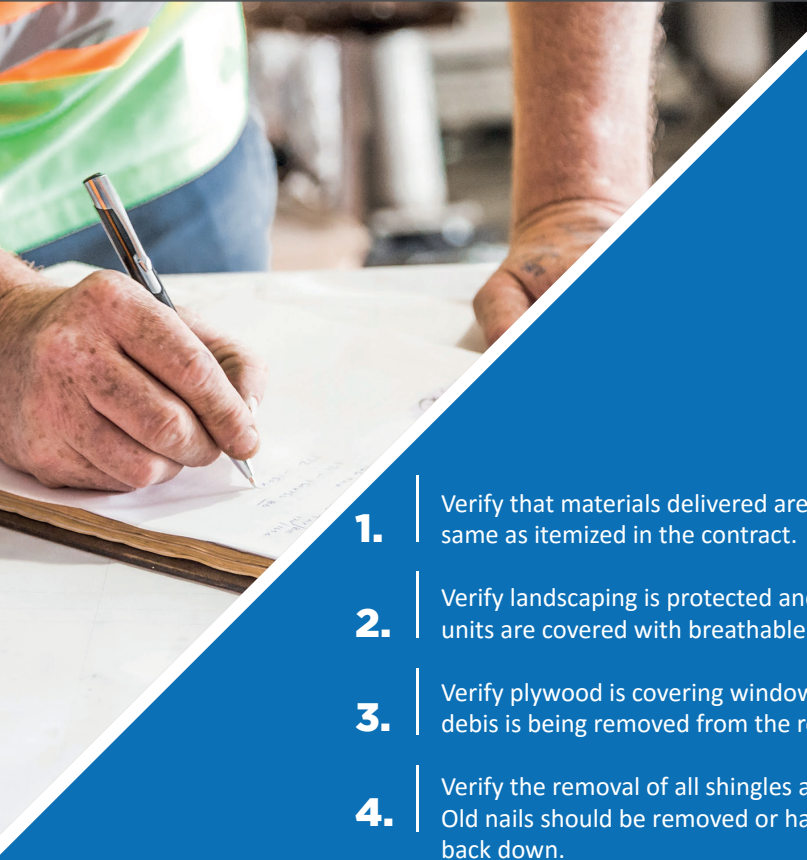
### 3. Verify, Verify, Verify:

**Verify Materials on the Contract:** Ensure the bid and the contract contains an itemized list of all roofing components that will be installed. This will act as your checklist when the materials arrive onsite. Specifically, verify that your shingle brand and type are correct. If there is a discrepancy, make sure it is resolved before the work begins.

**Verify the Source of Materials:** Ensure the contractor purchases from a major distributor such as Southern Shingles, ABC Supply, West End, etc. These reputable distributors manage their inventory very closely to ensure shingles are not on their lot too long, which reduces the risk that your shingles may age prematurely, or defect, and then may not be covered by the manufacturer’s warranty. Verifying the material source will help you protect yourself from having old, compromised or degraded materials installed on your home.

**Verify the Process:** Utilize our checklist on page six to ensure that your roof is being installed in a professional manner. If you feel like your roofer is giving you the runaround, feel free to give us a call and we will do our best to help you out.

# HOMEOWNER INSTALLATION CHECKLIST



*“Trust, but verify”.*

*- Ronald Reagan*

1. Verify that materials delivered are the same as itemized in the contract.
2. Verify landscaping is protected and AC units are covered with breathable material.
3. Verify plywood is covering windows where debris is being removed from the roof.
4. Verify the removal of all shingles and felt. Old nails should be removed or hammered back down.
5. Check if any rotted decking can be seen.
6. Verify that cap nails (not staples) will be used to secure the underlayment material to the decking.
7. Verify starter shingles are being used for the first course.
8. Verify starter shingles are hanging over the drip edge by 1 to 1 ½ inches.
9. Verify chalk lines are being popped so that shingle courses are being installed straight.
10. Ensure all shingles are nailed with six nails each.
11. Verify all pipes and vents have 18 inch apron of waterproof membrane around the opening.
12. Verify all vent pipes and boots have been painted.
13. Verify your property (and your neighbor's if close by) has been thoroughly cleaned up.

## Final Thoughts...



*Here's a little insider  
PRICING information for you.*

Roofs are priced by the “square” (100 sq. ft. of surface area). A quality shingled roof should cost \$240-\$350 per square depending on steepness, complexity, and quality of materials. If a bid is lower than \$240 per square, it is likely the contractor is planning to make up their profit on the material or labor.



## FINAL TIP

According to HomeAdvisor, the average repair cost for a leaking roof in 2019 was **\$1,376** (roof and sheetrock repair).

**Unexpected** costs like this are quite **frustrating**, so we strongly urge you to follow the below piece of advice.

At a minimum, ensure waterproof membrane is used around all of your roof penetrations and properly install the flashing, because this is where the majority of leaks arise.

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## **IQ Roofing**

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