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DON'T GET NAILED

A Consumer's Guide

TO GETTING A NEW ROOF



Congratulations.

You have taken the first step toward making a truly informed decision about choosing the most vulnerable system protecting your home — the roof. With this guidebook, you'll be able to ask the right questions, get the right information, and avoid wasting time and money.

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1 | WHERE TO START

Unfortunately, there are many unqualified “roofers” out there looking to take advantage of your situation. They are not properly trained, use inferior materials, and cannot be relied upon to stand behind their work. Contacting your insurance agent is an excellent place to start your search for a reputable roofing contractor. Check a contractor’s credentials, reputation and read customer comments before entering into an agreement with them. Using a BBB-accredited contractor in good standing could save you a lot of headaches.

WHILE MANY “ROOFERS” CUT CORNERS, RESEARCH CAN HELP YOU UNCOVER REPUTABLE COMPANIES WHO ARE MANUFACTURER-CERTIFIED AND PERFORM QUALITY WORK.

Contacting your insurance agent is an excellent place to start your search for a reputable roofing contractor.



2 | WHAT TO LOOK FOR IN A ROOFING CONTRACTOR

Some people shop for a roof like a commodity, choosing on price alone. Intelligent homeowners realize there are huge differences in roofing materials and in the companies who install them. When choosing a contractor, consider the following:

- **PROFESSIONALISM:** You can tell a lot by how a company looks and acts. Do they appear professional or fly-by-night? Do they offer options and work with you to meet your needs, or do they just want to see your insurance policy? Go with your instincts.

- **CERTIFICATION / TRAINING:** Are they certified with the state? Are they trained for proper installation and certified by the manufacturer? Only a small percentage of roofers have the training to ventilate a roof properly or install leak protection materials to protect from severe weather.



- **INSURANCE:** Do they carry sufficient insurance to cover you and your home?

In Oklahoma, the state recommends a minimum of \$300,000.

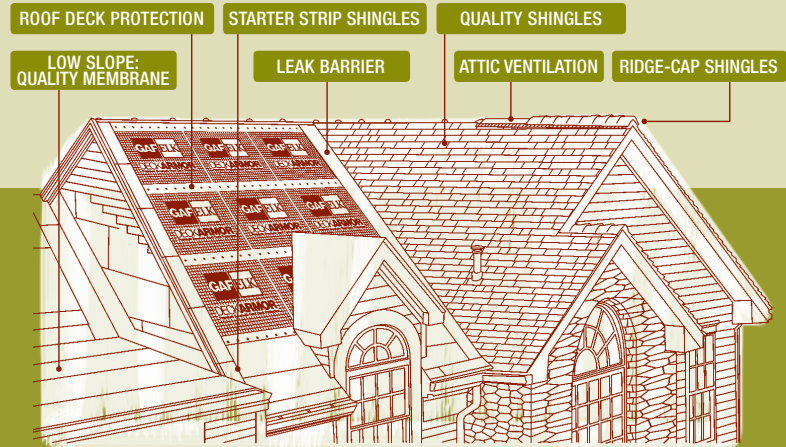
- **MATERIALS AND WARRANTIES:** What is the quality of the materials they recommend? Is it the industry standard felt paper (15-30lbs.) or heavier and more durable? Do they offer more than the minimum 5- or 10-year warranty?

3 CHOOSING THE RIGHT MATERIALS

Roofs are not created equal. There are many options to consider, and many types of materials to compare. A company that cares about your home should take the time to cover all the materials that will be replaced and include them in your contract. If they do not include a materials list, be wary that you are likely getting low-price/low-quality materials.

Here are the 12 basic components of every roof that your contractor should explain to you:

- **DECKING** (Substrate or OSB) — affects warranties
- **ROOF DECK PROTECTION** (Felt) — affects warranties
- **METAL EDGE** (Drip Edge or Flashing) — optional
- **STARTER SHINGLE** — optional and affects warranties
- **LEAK BARRIER** — optional and affects warranties
- **VALLEY MATERIAL** — optional and affects warranties
- **SHINGLES** — differing quality, weights and grades
- **NAILS OR STAPLES** — quantity used affects warranty
- **SEALANTS** — optional
- **VENTILATION** — optional and affects roof life and warranties
- **HIP & RIDGE-CAP SHINGLES** — differing warranties
- **INSTALLATION** — if not done properly, this can void manufacturer's warranties and an insurance company's ability to pay for claims. Installing products from different manufacturers can void warranties as well.



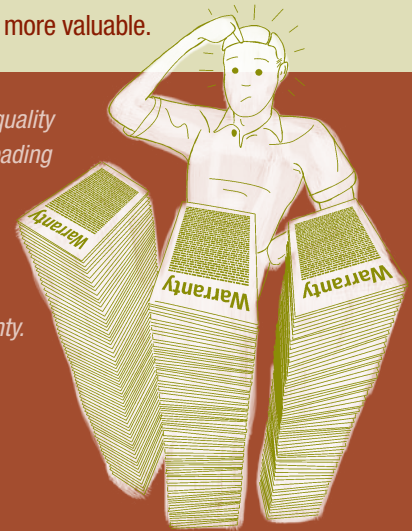
4 GETTING THE RIGHT WARRANTY

There are two types of warranties to consider: the manufacturer's *materials warranty* and the roofing company's *workmanship warranty*.

MATERIALS WARRANTY: Shingle manufacturers have standard warranties (generally 10 years). Some offer extended warranties for qualified roofs that can increase your protection up to 50 years. It is important to note that only a small percentage of roofing companies qualify for these types of extended warranties. These are companies that have gone through special training and are certified by the manufacturer because improper installation of even quality materials can void your warranty.

WORKMANSHIP WARRANTY: Roofing companies will warranty their work for a varying number of years. The thing to consider here is that a properly installed roof with quality products should not have any major problems. Improper installation, however, can void your manufacturer's materials warranty. Consider the company offering the warranty. A lifetime warranty from a company that will be gone in a few years is worthless, while a 2-year warranty from an established company may be more valuable.

Using the highest quality materials from a leading manufacturer (like GAF, for example), will ensure durability backed by a reliable warranty.



5 | UNDERSTANDING PRICE

“You get what you pay for” is as true with purchasing a new roof as it is with any product. Be cautious of choosing the low bidder, as these contractors are often cutting corners with materials, labor, or both. Many times, these companies also cut costs by not carrying enough insurance to cover damages to your home from any mishaps or poor workmanship while installing your roof. When comparing prices, always remember: compare “apples to apples.” Get quotes from as many companies as you need to find one who addresses all the issues covered in this guide.

If your roof is older or you think your insurance may cover the cost of roof replacement (for example, if you've had damage from a storm), simply call the roofing company that meets your criteria from this guide's Comparison Checklist. Most reputable companies will inspect your roof free of charge and let you know if there is enough damage to file a claim.



Your home is your most valuable asset. Don't cheapen it by choosing a new roof based solely on price.

6 | COMPARISON CHECKLIST

Use this handy checklist to help you compare your roofing options.

ASK QUESTIONS. GET INFORMED.

Then, grade each company and go with the business that earns your trust.

Can I trust this company? What validates my trust?	Roofer A	Roofer B	Roofer C	Roofer D
Insurance: What amount of insurance coverage does each company carry? <i>1 Million / 500K / 100K / 50K / No Coverage</i> Is the insurance current? What is my protection?				
Materials / Warranty: What quality of materials is the company recommending? Are they certified to install them correctly? How does their warranty compare?				
Satisfaction: Will I be happy with the roofer's repair solutions? Are repair solutions discussed and outlined? What has been done to minimize the need for future repairs?				
Expectations: Is the contract detailed? <i>Price details only / Some details / All details</i>				
Third-Party Protection: Are they a BBB member? Are they state certified? Are they manufacturer certified?				
Trust: Do I trust the roofing company's ability to protect me and my property?				

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