

20 Insider Secrets

for Choosing the Right Roof and
Finding the Right Contractor

In the Los Angeles Area



A Homeowner's Guide

- How to choose the right roof
- How to hire a roofer
- How to tell if they are qualified
- What to look out for



1 How do I know if I need a new roof or just a repair?

Whether or not you need a new roof depends on a few factors...For purposes of discussion, let's assume your roof was installed correctly when it was originally installed. Let's also assume that you live in a moderate climate, like California.

Then, what really matters is how OLD your current roof is and what kind of roof you have.

Here's a general rule of thumb on how long a roof should last, otherwise known as its "useful life" – sloped roofs (shingles, tile, etc.) should be good for at least 20 years.

Flat roofs (built-up, modified bitumen, etc.) should be good for at least 10 years, although some systems are good up to 20 years.

If your roof is past its useful life, you should budget for a new roof. If it's not that old, ask your roofing professional if it was originally installed properly.

If it was, then a repair may be all you need – this will save you thousands of dollars.

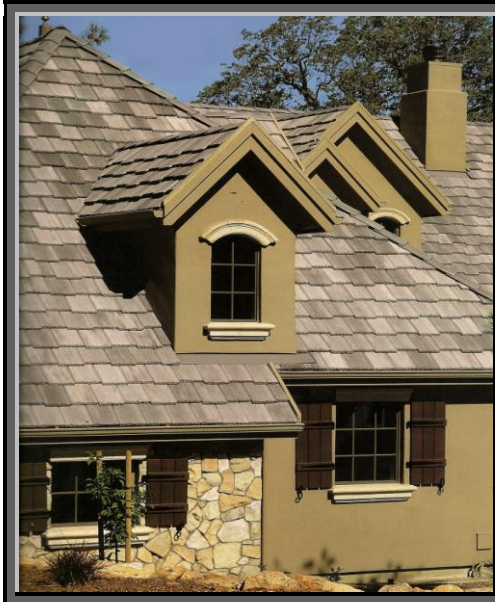
2 What kind of roof is best?

You should consider several factors when choosing...

First, if the roof is very visible from the ground, then you need to start with something that you like. If you don't like the look, you won't be happy with the outcome. And, if it's not very attractive, you're going to have a hard time selling your home later on.



Composition Shingle



Concrete Tile



Simulated Slate



Simulated Shake

Second, you need to make sure that whatever you choose is not too heavy for your home. For the most part, you will NOT have any problems with composition shingles, wood shingles, or simulated wood shingles or shakes.

But, if you go with a tile roof, and the house was not originally built with tile on it, you should not exceed a weight of 6 lbs per sqft. If you do, you need to get an engineer consult and probably will need structural reinforcement.

Third, you need to be able to afford it. Composition shingle, which has a wide array of styles, colors, prices, etc., is generally the most

economical choice. This is followed by concrete tile, then clay tile, then simulated shake or slate, then REAL shake or slate.

3 Is this roof compatible with my house?

First, make sure the roof you choose is not “out of place” in your neighborhood – if it doesn’t “fit” the neighborhood, it’s going to hurt resale value.

Second, make sure you pick something you can walk on, especially if you have skylights or windows that will need to be cleaned on a regular basis. The exception is if your roof is too steep to walk on – then, it's not relevant.

Third, be sure that the material is not too heavy for your structure. As stated previously, anything heavier than what the house was built for may require engineering and structural reinforcement.

And, if you decide on a light-weight product, you might not be able to walk on it, without breaking it. Ask your contractor to give you the details for each material.

4 What color roof should I choose?

Don't over-think this one. Pick what you like – its' that simple. That is the overriding factor.

Having said that, here are some other factors to consider...

1. Light colored roofs will reflect more heat, keep your attic cooler, and reduce your electric bill.
2. Dark colored roofs generally LOOK better, once installed.

Also, it's generally best to be conservative in your choice of colors – red, green, or blue for example might look great right now, with that new paint job. But, when those colors go out of style or you decide to sell your home in 5 years, you don't want to be forced to change that roof again – it's too costly.

5 Who manufactures the roof material?

Keep in mind, when you're picking out that new roof, who the manufacturer is. Most of the major manufacturers that you will find at your local roofing supply house are reputable and stable – but, not all of them. Why is this important?



It's important because if you have a material failure on your roof at anytime during the warranty period (which can be up to 50 years, with some materials) you want to make sure there's a company there to remedy the situation or reimburse you according the terms of their warranty.

There were several companies that manufactured simulated wood shake products in the 1990's, after the City of LA made real wood shakes a thing of the past. There were thousands of homes that had these products installed and most carried a 50 year product warranty.

The only problem was that when they all started curling, cracking, and falling off people's roofs by 1999, many of these companies were nowhere to be found – people were left out in the cold with worthless roofs that, in some cases, cost them \$25,000 or more.

The lesson is – stick with mainstream, stable manufacturers that have been around a long time and have deep pockets.

6 How much will it cost?

The cost of a new roof will vary widely, depending on several factors – but, the most important factors are the size and difficulty of the job, the material you choose, and the contractor you hire.

Unfortunately, you can't do much about the difficulty and the size of your home. But, you do have some control over the material you choose and the contractor you hire (see section 12 on qualifying a contractor).

When choosing the material, here are some things to consider...

There are dozens of different types of roofing materials to choose from, with different manufacturers that make all kinds of products in all shapes, colors, and sizes.

You're best to visit your local roofing wholesale supply house and browse the selections they have on display. Get a general feel for the performance and the cost of the materials you like and then narrow your choices down to 2 or 3.

For sloped roofing applications, composition shingles will generally offer the best value – that is, they cost the least for the time that they will last on your roof. They are also lightweight and walkable, and they come in many different colors and styles. They also tend to have the fewest leak issues of all the roof types.

For a job of average difficulty, be prepared to spend anywhere from \$3.00 to \$5.00 per sq. ft for a new roof installation using a quality composition shingle (this is the square footage of the roof, NOT the floor of your home).

7

How long will it take?

The time is heavily dependent on the type of roof you have, the size of your roof, and the difficulty of your project.

But, generally speaking, a new roof on an average single-family home should take about 3 to 5 days.

You would add time if the roof is unusually steep, has little access, or needs a lot of repair work to the fascia, eaves, or structural members.

8

Is it messy and can I stay home while it's being done?

Expect the re-roofing process itself to be noisy, more than anything else. When there are 4 or 5 men working on your roof with hammers and nail-guns, it can be a bit annoying inside the house, to say the least.

It's probably best to plan some time away during the day, while the work is being done. Once the crew is setup and working smoothly, they don't really need you there and you don't need the headache from the noise.



Having said that, there are a few things to be sure of, before you leave...

1. Make sure all of your vehicles are away from the house (and out of the garage). Things can easily be dropped or slide off the roof, and you don't want to worry about vehicle damage. Your roofer will appreciate this too.
2. Make sure your roofer has power – that they have somewhere to plug their extension cord into. This may sound basic, but you'd be surprised how many homes (especially older ones) don't have exterior power points.
3. Close your doors and windows – roofing, especially during tear offs, can be very dusty and you don't want that dust inside your house.

4. Put your pets away or take them with you. Workers will need to walk around the house to clean up debris that falls to the ground. The dog may not be so happy to see them.
5. If you have any valuables, either hanging on the walls or sitting on the shelf that may fall easily with the vibration of the work on the roof - remove them and safely store them away until after the job is complete.
6. If you have open beam ceilings or a garage without plywood under the roof, debris is going to fall inside. You need to make arrangements to cover the inside with plastic – either do it yourself or ask your roofer to include it in their contract.

9

What time of year should I have it done?

Most people realize they need roofing work, during the rainy season, when they look up and see water dripping from the ceiling. Since the rain is usually in the winter season, common sense would dictate you have the work done as soon as possible – during spring.

However, human nature being what it is, many decide to wait as long as possible and have the work done in the fall, just before the next rainy season. This is a big mistake.

Roofing contractors are usually swamped with business during the fall. Because of that, you are much more likely to have to wait – sometimes up to 4 weeks, before they can start.

Also, since they are so busy, you may end paying a higher price than you would during a less busy time of year – it's simple supply and demand.

If you know you need the work done, get it done in spring or summer, when contractors are less busy and more willing to give you the attention you deserve.

10

How long will my new roof last?

Generally speaking, a composition shingle roof, for example, is good for about 20 years. A tile roof should last longer – actually a good concrete tile can last for life – it's the waterproofing membrane under the tile that wears out.

Flat roofs are a different story – what we’re seeing in the field these days is that most flat roofs are good for anywhere from 7 to 15 years. This is a much wider range, for sure.

Even though this variation is in large part due to installation problems of the roof, it is also due to the performance of different types of materials being used.

The asphaltic products, such as built-up roofing and modified bitumen make up the majority of the market but vary widely in lifetime viability – modified bitumen will usually outlast traditional built-up roofing by at least 5 years.

11 Where do I find a good contractor?

I usually recommend that you start with friends and family to see if they have personal experience with a good contractor. If so, here are some good questions to ask them...

1. Were you happy with the quality?
2. Were they careful not to do any damage to your property during the work?
3. Were they courteous and polite?



If you get the right responses to these questions, you can feel relatively confident that they will offer the same kind of service to you.

Second, if you know what kind of roof you want, you can visit the website of the manufacturer – they sometimes list *certified installers*, by area, for the material you’re looking at.

Anyone from this list is always a good choice, because they are very experienced installing the type of roof you want. They are also pre-screened by the manufacturer for a valid license, sufficient insurance, and good reputation.

As a final note, it is never a bad idea to call your local roofing supply house and ask them what they think of your candidates – are they good guys? Do they pay their bills? Do they have a good reputation? And, they may also be willing to refer some other good roofers to you that they work with.

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Is this roofing contractor qualified?

Not all contractors are suitable for hire. As stated previously, try to stick with reputable companies that are referred to you by someone you trust.

Also, check each of them out on the state of California website at:

<https://www2.cslb.ca.gov/OnlineServices/CheckLicense/LicenseRequest.asp>



Use this site to make sure they meet the following criteria...

- They hold a current & valid contractor's license, C-39, with the state of California
- They have NO outstanding public complaints or civil judgments listed
- Their license name matches their company name
- Their license is at least 5 years old

Lastly, if you know what kind of roof you will be using, make sure your contractor has a verifiable "certified installer" number from the manufacturer (if applicable).

13

If a contractor checks out OK on the state website, does that mean he's fully insured?

In short, the answer is NO. If you check out your contractor on the California CSLB website, it will tell you if they have a current and active license. And, if they do, that does mean they have a worker's compensation policy on file with the state.

However, it does NOT mean they have liability insurance. Liability insurance is very different from worker's compensation insurance – the state requires a contractor to have worker's compensation insurance, in order to have a license.

But, the state does NOT require a contractor to have liability insurance.

Whereas worker's compensation insurance protects you from a lawsuit if one of the workers gets hurt while working on your home, liability insurance protects your home against any damage that may occur as a result of having the new roof installed.

So, if you want your home protected, you need to make SURE your contractor has sufficient liability insurance.

If not, and he tears off your roof and a rain storm comes in and floods your home, you're out of luck. Or, if he's installing a new torch-down flat roof and he burns your home down – sorry ☹

You should ask your contractor to have his agent mail (or email) you an original liability insurance certificate, naming you as 'additional insured.' If your contractor is unwilling or unable to do this, don't hire him.

Certificates are easily forged by unscrupulous contractors – liability insurance in California is very expensive for roofers, and many “fly-by-night” companies don't want to pay for it.

14 Is this a qualified bid?

Not all estimates are created equal. Don't just look at the price and think that's all you need to know – far from it.

Make sure that any proposal you receive is IN WRITING, on a company form or letterhead, and make sure it contains at least the following information...

- Approx. number of included roofing squares (sq.ft/100)
- Approx. start date and estimated duration of the project
- Number of layers included in the tear-off (if applicable)
- Type of plywood and thickness being installed (if applicable)
- Type of underlayment and # of layers being installed (for sloped roofs)
- Type of inter-plies and # of layers being installed (for flat roofs)
- Included sheet metal work – valleys, edge metal, riser metal, pipe flashings, chimney flashings, skylights, roof hatches, and A/C platforms and ducts.
- Ventilation – ridge vent, dormer vents, or attic fans
- Type of roofing material, including manufacturer name, product name, and system # (if applicable)
- Cleanup and permits
- Labor warranty (from contractor) and material warranty (from mfr.)
- Payment schedule



You would be well-served to give a copy of this list to each contractor bidding your job and tell them to make sure their bid includes all of these items.

If you receive a bid without any of these, ask them to revise it – if they don't agree to make the revisions promptly, exclude them altogether as a candidate.

15 These contractors all keep telling me something different – who do I trust?

Like anything else, YOU have to be your own advocate for what you want on your own home.

If you start at your local roofing supply house and narrow down your selection of roofs to two or three choices, based on quality, style, weight, and price, then you will be able to develop your own “scope of work.”

That is, you will be able to give each roofing contractor that is bidding a list of the roof types that you want prices on. That way, each contractor will be bidding the same thing.

Of course, you may hear several different opinions as to which is better, etc. and you should listen and consider each recommendation.

Just keep in mind, that many contractors have biases that are based on their self-interest, not yours – for example, a roofer who is not an authorized installer for a certain product will obviously try to steer you away from that product.

The bottom line is to keep working until you get (3) qualified bids from (3) qualified contractors, each pricing the materials that you have chosen. It's your money and your home.

16 Why is there such a variation in price between my bids?

Many people get frustrated by a wide difference in prices they get from different contractors. Well, there are basically (4) parts that make up any price.

The first two parts are labor and material. The second two parts are overhead and profit. Now, most qualified contractors will come up with roughly the same labor and material cost for your project.



The variation comes from the overhead and profit. But, you shouldn't really concern yourself with all of these details.

Instead, focus on getting (3) qualified bids from (3) qualified contractors. Then, choose the one you feel the most comfortable with.

*NOTE – if you have a bid that is significantly lower (more than 20%) than your other bids, the warning bells should go off. Something is wrong – throw it out.

17 What is the REAL cost of my new roof?

Rather than looking at just the up-front price of your new roof, you should base your decision on the “life-cycle” cost, instead.

Here's an example – let's say you've narrowed down your choice of roofing to (2) different roofs (a & b), but you're not sure which way to go. You should look at the total cost over a fixed time period, say 20 years.

Roof A will cost you \$10,000 – but since it has an estimated life of 10 years, you will need to replace it again at year 10.

At an average cost increase rate of 5% per year, the year-10 replacement will cost you approx. \$16,000.

So, over 20 years, Roof A will actually cost you \$26,000.

Roof B will cost you \$18,000 now, but will be good for the entire 20 years.

This means, that over 20 years, Roof A will cost \$26,000 and Roof B will cost you only \$18,000 – this is a savings of \$8,000.

So, even though Roof B looks more expensive on the estimate, it is actually a much better value.

18 What is the REAL warranty on my new roof?

Make sure your contractor specifies, in writing, on your contract, both your material warranty (which comes from the manufacturer) and your labor warranty (which comes from your contractor).

So many people get 'fooled' into thinking that they have a 30 year warranty on their new roof, because they see the words "30 year warranty" on their contract – nope, that's not the case.

That 30 year warranty is the material warranty from the manufacturer, and in almost all cases is actually a pro-rated, limited warranty, as well.

However, if you have a leak, you're going to call your roofer – and it's the labor warranty on your contract that determines whether or not you're going to have to pay for that repair.

A fairly standard labor warranty is 5 years on new roofs and 1 year on repairs, and you shouldn't accept anything less.

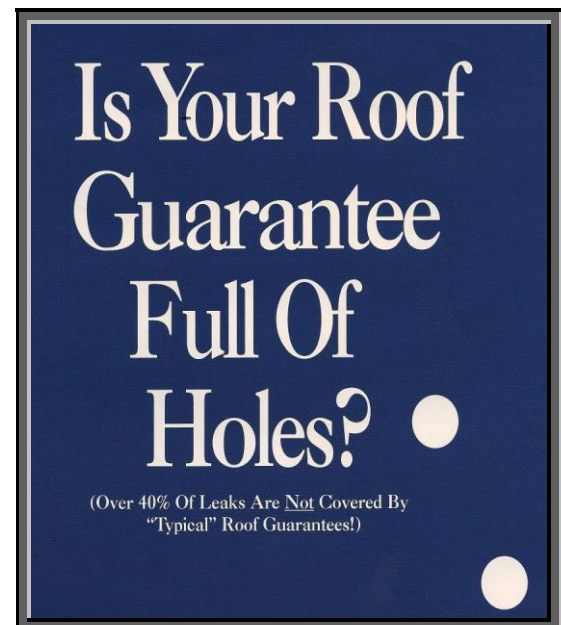
Also remember, just because a contractor gives you a labor warranty, does not mean he will honor it or that he'll even still be in business that far in the future.

Reputable contractors know that installation problems will always show up in the first 5 years anyway – other guys who offer you something like a "10 year labor warranty" are just using a marketing gimmick to make the sale.

The exception to this rule, though, is that some roof systems are eligible for what is called an NDL warranty – this stands for "No Dollar Limit". This warranty will cover BOTH labor and materials for anywhere from 10 years to 20 years. And, the warranty is actually issued by the material manufacturer.

This is the best warranty you can get, because the manufacturer only allows certified installers to install their systems and they have an independent inspector OK the roof installation, after completion.

Also, you don't have to worry about your roofer going out of business or not returning your calls in 10 years – you can call the manufacturer directly.



Bottom line – labor warranties longer than 5 years are worthless, unless they are listed as NDL and are backed by a written NDL warranty from the manufacturer.

19 How much should I pay my contractor upfront?

The law says that your contractor is not allowed to ask upfront for more than 10% of the job, or \$1,000, whichever is LESS. Don't give anymore than that!

If your contractor says he needs money to buy materials, that should send up a red flag – doesn't he have sufficient funds in the bank or credit with his suppliers to purchase your material?

Watch out for this guy.

20 Should I pay my contractor the day he's finished?

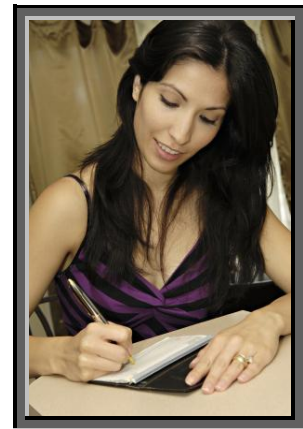
That depends. Before you make your final payment, you need to make sure of a few things...

First, be sure you're happy with the work. Inspect the job yourself, and if possible, have someone from the company walk the job with you. Make a list of correction items, and make sure they get fixed before you pay.

Second, make SURE you do not pay them without a Final Release from the supplier that delivered the material to your house. Get an "Unconditional Final" release from the supplier – this makes sure your material has been paid for.

That way, you make sure that you won't get stuck paying twice, if your contractor doesn't pay the bill (that's right, California law says you're responsible, if the contractor doesn't pay the supplier).

If you still owe a substantial portion to your contractor, you can also ask him for a "Conditional Final" release from the supplier and make out a joint check to your contractor and the supplier for the amount of your material bill.



Who Are We?



Ferguson & Melvin Co. was established in 1979 and currently serves the Southern California area, offering high quality roofing installation and repairs.

We have a well established reputation for excellent customer service, high quality workmanship, and satisfied customers.

We offer a comprehensive scope of roofing services that includes roof repair, roofing tear off, carpentry services, sheet metal, and the installation of many different types of quality roofing materials.

We are licensed in the State of California – our license number is 579730. We carry \$2,000,000 in general liability insurance and have no outstanding complaints or judgements with the Contractors State License Board – this is after over three decades and thousands of customers.

We are certified installers for most major manufacturers, including GAF/ELK, Certainteed, Eagle, MonierLifetile, US Tile, Tamko, Malarkey, and many others.

We back all of our promises of excellence with written warranties for both labor and material. And, unlike many of our competitors, we will be around to honor it.

My name is Tom Melvin, and I've been the owner and operator of the company since 1995 – it was run by my father for the 15 years prior to that.

If you have a roofing concern and would like a free estimate or phone consult, feel free to call me personally at (818) 898-0900. Or, visit our website at www.fmroof.com.



Warm Regards,

Tom Melvin

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