

# Roofing Buyer's Guide



## The Top 10 Mistakes Consumers Make When Purchasing a New Roof

### Featuring:

- ▲ Roofing Terminology
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# The Roofing Buyers Guide

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## Top 10 Mistakes in Purchasing a New Roof

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### 1. Shopping price only.

The price of a roofing repair or install will vary depending on the size and location of your home. If you shop around for prices and notice that a company is well below the average, there may be a reason why. Cost alone will not determine quality. Professionalism and quality workmanship should also weigh heavily on your decision.

What is the total price of the job? Does this include sales tax? When are the payments due? Does the price include removal of the old roof? Any hidden costs?

Some smaller roofing companies may require a small deposit at the start of work. Most of the contracted amount should only be due after all of the work is completed in a satisfactory manner. Do not issue full payment for the job until all work has been completed. Lengthy projects may require progress payments, be sure the amount does not exceed the value of the work performed.

\* Check the insurance of every company doing work at your home. A company should carry both workers' compensation and liability insurance. Because of the dangers inherent in working on the roof, workers' compensation and liability insurance are a significant cost to a roofing company. Since the cost of the insurance is high, some companies do not carry it. This practice is a **shortcut** some companies take to underbid the competition.

### 2. Basing your buying decision on the quickest to respond or because a company can "start right away".

A company that is too quick to respond may not have enough business. (Why?)

Things to consider:

- How long has this company been in business? You want to make sure that this company will still be around in case you have problems with your roof.
- Number of years of roofing experience for installers?
- Safety record?
- Make sure the company is licensed, bonded and insured in your area. (get license number)
- Insurance? Don't hesitate to ask the roofing contractor for proof of insurance. In fact, insist on seeing copies of his liability coverage and worker's compensation certificates. Be sure the coverage runs through the duration of the job.
- Does the company offer references of past work? Obtain customer references and check them. Ask about the company's stability, reputation, record on completing jobs on time and quality of work performed.
- Check out all companies with your local Better Business Bureau ([www.bbb.org](http://www.bbb.org))
- Do they offer a maintenance program?
- Make sure you get a contract. Insist on a written proposal and examine it for complete descriptions of the work and specifications, including tasks the roofer will perform, types of materials, financial arrangements, and guarantees.

### 3. Getting a discount for signing the contract "tonight" or other high-pressure sales tactics.

This forces the homeowner to make a quick decision, so as not to miss the "unbeatable price." No matter how good the price may seem, do not buy a roof from a company that asks you to make a decision before you are ready. Granted, recent hurricanes have caused uncertainty in building materials availability and pricing, however a reputable company will have relationships and access to quality products for 2 or more weeks from the time they provide you with a quote. There is an outside chance that a contractor may have a "sudden" opening in their work schedule and offer an incentive to keep their crews working, however the more reputable companies do not have a significant amount of discount or wiggle room in their cost. If they offer more than a 10% discount, one might question their margins in the first place. Additionally, some companies will more heavily incent their salespeople to get a contract signed the same day. The quicker the sale, the higher the commission. The bottom line is, take your time when making any large purchase, such as a new roof. Do your homework, talk to references, and sign when you are comfortable that you've made the right choice.

#### 4. Signing the deal because you like the sales person (or not signing it because you don't).

Although you may feel a certain comfort level with a sales person, it should not be your sole reason for making a purchase. A truly good sales person will know their products and the overall installation process very well, which should give you a level of confidence. However, the sales person is not the one who will be doing the roof repair or installation. Find out who will, and their experience. Ask for references and ask to see examples of similar installations. Be wary of a sales person who cannot provide real references from CURRENT customers.

#### 5. A deal too good to be true probably is – check:

- Quality of the materials? Have your contractor list the roofing manufacturers with which his firm has licensed or approved applicator agreements. Most materials require special application expertise in order to achieve a quality roof system that will last. Quality materials will be backed by a manufacturers warranty as well.
- What is the warranty? Both quality materials AND quality workmanship/installation should come with their own warranties. Ask what warranties are available for both.
- Hidden costs? In addition to the cost of labor and materials, ask if there are any hidden additional costs, such as old roof removal, dumpster rental, heavy equipment rental (e.g. a crane to lift heavy materials such as slate onto a high rooftop), and plywood replacement (for unknown/hidden rotten wood beneath old shingles).
- References? A reputable company will be able to provide recent references in the general vicinity of your home, or for an installation similar to yours. Get the reference and actually make the call!

#### 6. Purchasing the roof based on warranty alone.

The length of a roofing warranty should not be the *primary* criterion in the selection of a roofing product or system. The warranty does not necessarily provide assurance of satisfactory roofing performance. (*source: nrca.net*)

Make sure that the warranty covers all materials and workmanship. Some roof warranties require you to have at least semi-annual maintenance inspections. Look for manufacturers' warranties that provide full coverage for labor and materials.

According to a consumer advisory bulletin by the NRCA, consumers are wise to look for manufacturers who clearly and specifically state in accompanying literature and warranty verbiage what maintenance is not only recommended but also required during the projected service life of the roof and its warranty term.

There is a common misconception by roofing consumers that long-term warranties are all-inclusive insurance policies designed to cover virtually any roofing problem, regardless of the cause or circumstance. Roof warranties typically do not warrant that the roof system will not leak or is suitable for the project where it is installed. Even the most comprehensive manufacturer warranties that cover material and workmanship generally provide only that the manufacturer will repair leaks that result from specific causes enumerated in the warranty. A material-only warranty typically provides only that the manufacturer will provide replacement material. (*source: nrca.net*)

You can compare manufacturers' warranties with the roofing materials guides published annually by the NRCA (National Roofing Contractors Association).

#### 7. Using contractors with no office staff.

There is no shortage of contractors running one or two-man shops in any town. While they may be fine for smaller jobs, when you are making a large home improvement investment, beware of any contractor who you cannot get in touch with during normal business hours. A reputable company will have an office staff available to answer any scheduling, materials or billing questions you may have. If you call a contractor and consistently get an answering machine, know what you may be getting yourself into. If you have difficulty reaching them when you are going through the estimating process, where will they be if you have a problem?

### **8. Mistaking advertising for quality.**

Look in any value-pack mailer, coupon clipper magazine or even radio and television and you'll see and hear many companies in your area vying for your business. While it may be impressive that they have the means to advertise in high-priced media, do not mistake advertising for quality. There is nothing wrong with finding a company through the media, but do as you would with any major purchase – do your homework. Compare pricing, check references, and check workmanship. A reputable contractor will provide you with access to all of the information you need to make an informed decision.

### **9. Having a friend do the work.**

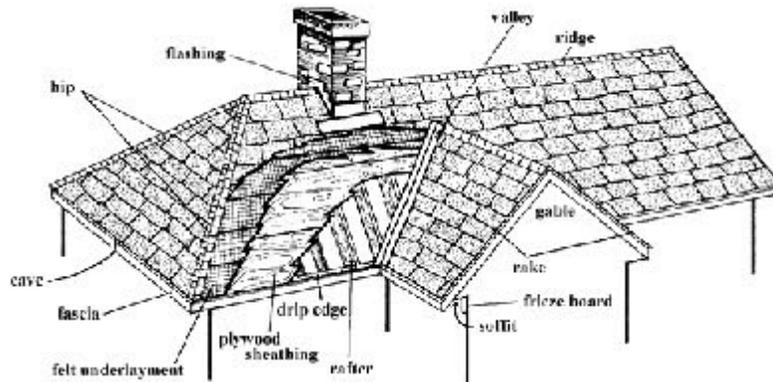
Having a friend -- one that is not a licensed roofing contractor working for a reputable roofing company -- is wrought with uncertainty. Even if this person is "handy", have they ever installed a roofing system? Do they know what areas of a roof are most vulnerable and why? Do they know how to properly ventilate the roof? No to mention, any work done by an unlicensed contractor will not include a warranty. The cost of roofing repairs may be high and you don't want to commit to such a major investment without a warranty.

### **10. Doing the work yourself.**

Big box retailers will tell you that you can do it (and they can help!), but beware! Roofing in particular is tricky business. There are obvious safety issues, as well as structural installation issues that should only be performed by a licensed professional. Professional roofing contractors are trained to safely and efficiently repair or replace a roof. Novices can harm a roof with improper roofing techniques and severely injure themselves by falling off or even through a roof in need of repair or replacement. Homeowner maintenance should be confined to roof inspections in both the fall and spring to check for cracked or curling shingles, and to cleaning rain gutters filled with dead leaves and other debris. If you must see the roof for yourself, use a firmly braced or tied-off ladder equipped with rubber safety feet. Wear rubber-soled shoes and stay on the ladder (and off the roof) if possible.

## Parts of a Roof / Roofing Terminology

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### **Built-up Roof**

A low-slope (or flat-seeming) roof covered with alternating layers of roofing felt and hot-mapped asphalt and topped off with a layer of gravel.

### **Cornice**

The portion of the roof projecting out from the side walls of the house.

### **Counterflashing**

The flashing which is imbedded at its top in a wall or other vertical structure and is lapped down over shingle flashing.

### **Courses**

Horizontal rows of shingles or tiles.

### **Deck/sheathing**

The surface, usually plywood or oriented strand board (OSB), to which roofing materials are applied.

### **Dormer**

A small structure projecting from a sloped roof, usually with a window.

### **Drip Edge**

An L-shaped strip (usually metal) installed along roof edges to allow water run off to drip clear of the deck, eaves and siding.

### **Eaves**

The lower edge of a roof (usually overhanging beyond the edge of the house).

### **Fascia**

Trimboard behind the gutter and eaves.

### **Felt**

The "tar paper" used by roofer, usually made of a combination of asphalt and either paper or rags.

### **Fire Rating**

System for classifying the fire resistances of various materials. Roofing materials are rated Class A, B or C, with Class A materials having the highest resistance to fire originating outside the structure.

### **Flashing**

Sheet metal or other material used at junctions of different planes on a roof to prevent leakage.

### **Frieze Board**

A Board at the top of the house's siding, forming a corner with the soffit.

### **Gable**

The triangular upper part of a wall closing the end of a ridged roof

### **Hip**

The external angle at the junction of two sides of a roof whose supporting walls adjoin.

### **Joist**

In a flat roof, a horizontal structural member over which sheathing is nailed.

**Louvers**

Slatted devices installed in a gable or soffit (the underside of eaves) to ventilate the space below a roof deck and equalize air temperature and moisture.

**Oriented strand board (OSB)**

Roof deck panels (4 by 8 feet) made of narrow bits of wood, installed lengthwise and crosswise in layers, and held together with a resin glue. OSB often is used as a substitute for plywood sheets.

**Penetrations**

Vents, pipes, stacks, chimneys-anything that penetrates a roof deck.

**Rafter**

A structural member (usually slanted) to which sheathing is nailed.

**Rake**

The slanting edge of a gabled roof extending beyond the end wall of the house.

**Ridge**

The horizontal line at the top edge of two sloping roof planes.

**Sheathing**

The rigid material (often on inch by six inch or one inch by 12 inch boards or sheets of plywood) which is nailed to the rafters, and to which shingles or other outside roofing materials are secured.

**Shingle Flashing**

Flashing that is laid in strips under each shingle and bent up the edge of a chimney or wall.

**Slope**

The number of inches of vertical rise in a roof per 12 inches of horizontal distance. Also referred to as pitch.

**Soffit**

The boards that enclose the underside of that portion of the roof which extends out beyond the sidewalls of the house.

**Square**

One hundred square feet of roof, or the amount of roofing material needed to cover 100 square feet when properly applied.

**Truss**

Engineered components that supplement rafters in many newer homes and buildings. Trusses are designed for specific applications and cannot be cut or altered.

**Underlayment**

The material (usually roofing felt) laid on top of sheathing before shingles are applied.

**Valley**

The less-than 180-degree angle where two sloping roof sections come together.

**Valley Flashing**

The flashing in valleys, extending in under to shingles on both sides.

**Vapor Retarder**

A material designed to restrict the passage of water vapor through a roof system or wall.

## Roof / Attic Ventilation

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### Why Do You Need Proper Ventilation?

Roofs and attic spaces have two major enemies in all homes: heat build-up and moisture accumulation. Left unchecked these forces can cause a premature deterioration of the roof structure and materials as well as damaging insulation and increasing energy cost. The only defense is proper attic ventilation.

### Balanced Ridge Vent and Soffit Vent

An effective well balanced roof ventilation system allows air to move in a pattern that results in a uniformly cool attic space prolonging roof life and increasing living comfort.

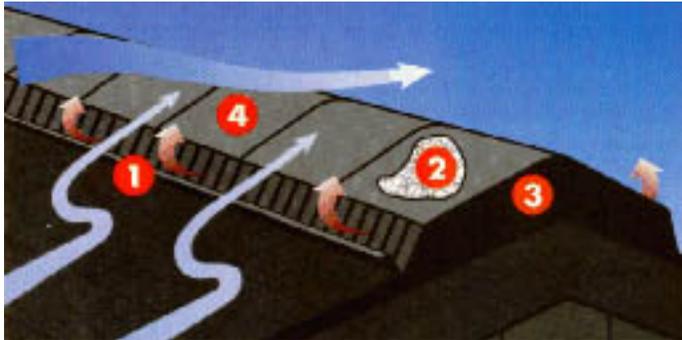
### Shingle Vent II

There are Two Important Keys to Shingle Vent II Performance:

1. External baffle: Shingle Vent's special baffle deflects wind - even the slightest breeze - up and over the vent, creating an area of negative pressure. This negative pressure actually pulls stale air from your attic, while deflecting rain and snow.
2. Patented, internal weather filter: The patented weather filter acts as an added barrier from wind-driven rain, snow, dust and insect infiltration.

These essential features are exclusive to Air Vent for proven performance and set them apart from the competition.

### Here's How Shingle Vent II Works:



1. External Baffle: deflects wind to create negative pressure over the vent, pumping warm, moist air from the attic.
2. Patented Air Vent Weather Filter: helps provide a barrier from weather, dust and insects.
3. End Plugs: fit snugly into the ends of the vent, helping to protect attic from weather damage.
4. Shingle-over Design: matching roof shingles are placed over the ridge vent, making Shingle Vent II almost undetectable on your roof.

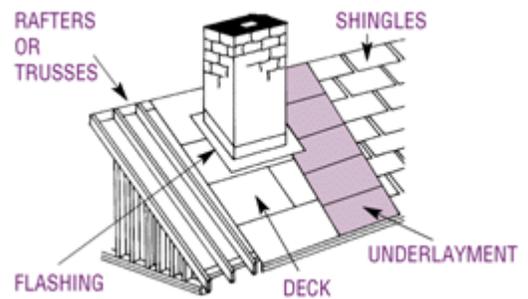
## Roof System Components

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All steep-slope roof systems (i.e., roofs with slopes of 25 percent or more) have five basic components:

1. **Roof covering:** shingles, tile, slate or metal and underlayment that protect the sheathing from weather.
2. **Sheathing:** boards or sheet material that are fastened to roof rafters to cover a house or building.
3. **Roof structure:** rafters and trusses constructed to support the sheathing.
4. **Flashing:** sheet metal or other material installed into a roof system's various joints and valleys to prevent water seepage.
5. **Drainage:** a roof system's design features, such as shape, slope and layout that affect its ability to shed water.

*Source: National Roofing Contractors Association (NCRA)*



## Types of Roofing

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**Asphalt shingles** account for about 80% of the residential roof surfacing in the United States. Asphalt shingles are measured against a variety of standards that evaluate fire and wind resistance, tear strength, and other key performance indicators. Asphalt shingles come in "standard" (or 3-tab) and "designer" (architectural or multi-layered) varieties. Standard shingles have a lightly-textured flat surface, while designer shingles have a highly textured surface.

**Wood shingles and shakes** are made from cedar, redwood, southern pine and other woods; their natural look is popular in California, the Northwest and parts of the Midwest. Wood shingles are machine-sawn; shakes are handmade and rougher looking. A point to consider: Some local building codes limit the use of wood shingles and shakes because of concerns about fire resistance. Many wood shingles and shakes only have Class C fire ratings or no ratings at all. However, Class A fire ratings are available for certain wood shingle products that incorporate a factory-applied, fire-resistant treatment.

**Tile** — clay or concrete — is a durable roofing material. Mission and Spanish-style round-topped tiles are used widely in the Southwest and Florida, and flat styles also are available to create French and English looks. Tile is available in a variety of colors and finishes. Tile is heavy. If you are replacing another type of roof system with tile, you will need to verify that the structure can support the load.

**Slate** is quarried in the United States in Vermont, New York, Pennsylvania and Virginia. It is available in different colors and grades, depending on its origin. Considered virtually indestructible, it is, however, more expensive than other roofing materials. In addition, its application requires special skill and experience. Many old homes, especially in the Northeast, still are protected by this long-lasting roofing material.

**Metal**, primarily thought of as a low-slope roofing material, has been found to be a roofing alternative for home and building owners with steep-slope roofs. There are two types of metal roofing products: panels and shingles. Numerous metal panel shapes and configurations exist. Metal shingles typically are intended to simulate traditional roof coverings, such as wood shakes, shingles and tile. Apart from metal roofing's longevity, metal shingles are relatively lightweight, have a greater resistance to adverse weather and can be aesthetically pleasing. Some have Class A fire ratings.

**Synthetic roofing products** simulate various traditional roof coverings, such as slate and wood shingles and shakes. However, they do not necessarily have the same properties.

Before making a buying decision, NRCA recommends that you look at full-size samples of a proposed product, as well as manufacturers' brochures. It also is a good idea to visit a building that is roofed with a particular product.

*Source: National Roofing Contractors Association (NRCA)*

## Enemies of a Roof

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A roof system's performance is affected by numerous factors. Knowing about the following will help you make informed roof system buying decisions:

**Sun:** Heat and ultraviolet rays cause roofing materials to deteriorate over time. Deterioration can occur faster on the sides facing west or south.

**Rain:** When water gets underneath shingles, shakes or other roofing materials, it can work its way to the roof deck and cause the roof structure to rot. Extra moisture encourages mildew and rot elsewhere in a house, including walls, ceilings, insulation and electrical systems.

**Wind:** High winds can lift shingles' edges (or other roofing materials) and force water and debris underneath them. Extremely high winds can cause extensive damage.

**Snow and ice:** Melting snow often refreezes at a roof's overhang where the surface is cooler, forming an ice dam. This blocks proper drainage into the gutter. Water backs up under the shingles (or other roofing materials) and seeps into the interior. During the early melt stages, gutters and downspouts can be the first to fill with ice and be damaged beyond repair or even torn off a house or building.

**Condensation:** Condensation can result from the buildup of relatively warm, moisture-laden air. Moisture in a poorly ventilated attic promotes decay of wood sheathing and rafters, possibly destroying a roof structure. Sufficient attic ventilation can be achieved by installing larger or additional vents and will help alleviate problems because the attic air temperature will be closer to the outside air temperature.

**Moss and algae:** Moss can grow on moist wood shingles and shakes. Once it grows, moss holds even more moisture to a roof system's surface, causing rot. In addition, moss roots also can work their way into a wood deck and structure. Algae also grows in damp, shaded areas on wood or asphalt shingle roof systems. Besides creating a black-green stain, algae can retain moisture, causing rot and deterioration. Trees and bushes should be trimmed away from homes and buildings to eliminate damp, shaded areas, and gutters should be kept clean to ensure good drainage.

**Trees and leaves:** Tree branches touching a roof will scratch and gouge roofing materials when the branches are blown by the wind. Falling branches from overhanging trees can damage, or even puncture, shingles and other roofing materials. Leaves on a roof system's surface retain moisture and cause rot, and leaves in the gutters block drainage.

**Missing or torn shingles:** The key to a roof system's effectiveness is complete protection. When shingles are missing or torn off, a roof structure and home or building interior are vulnerable to water damage and rot. The problem is likely to spread-nearby shingles also are ripped easily or blown away. Missing or torn shingles should be replaced as soon as possible.

**Shingle deterioration:** When shingles are old and worn out, they curl, split and lose their waterproofing effectiveness. Weakened shingles easily are blown off, torn or lifted by wind gusts. The end result is structural rot and interior damage. A deteriorated roof system only gets worse with time-it should be replaced as soon as possible.

**Flashing deterioration:** Many apparent roof leaks really are flashing leaks. Without good, tight flashings around chimneys, vents, skylights and wall/roof junctions, water can enter a home or building and cause damage to walls, ceilings, insulation and electrical systems. Flashings should be checked as part of a biannual roof inspection and gutter cleaning.

## Roofing FAQ's

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### **Q: How can a home owner recognize when a roof system has problems?**

**A:** All too often, roof system problems are discovered after leaking or other serious damage occurs. Periodic (twice-a-year) inspections often can uncover cracked, warped or missing shingles; loose seams and deteriorated flashings; excessive surface granules accumulating in the gutters or downspouts; and other visible signs of roof system problems. Indoors, look for cracked paint, discolored plasterboard and peeling wallpaper as signs of damaged roof areas.

### **Q: What are my options if I decide to reroof?**

**A:** You have two basic options: You can choose a complete replacement of the roof system, involving a tear-off of your existing roof system, or re-cover the existing roof system, involving only the installation of a new roof system. If you've already had one re-cover installed on your original roof system, check with a professional roofing contractor. In many instances, building code requirements allow no more than one roof system re-cover before a complete replacement is necessary.

### **Q: My roof leaks. Do I need to have it replaced completely?**

**A:** Not necessarily. Leaks can result from flashings that have come loose or a section of the roof system being damaged. A complete roof system failure, however, generally is irreversible and a result of improper installation or choice of materials or the roof system installation is inappropriate for the home or building.

### **Q: Can I do the work myself?**

**A:** Most work should not be done yourself. Professional roofing contractors are trained to safely and efficiently repair or replace roof systems. You can damage your roof system by using improper roofing techniques and severely injure yourself by falling off or through the roof.

Maintenance performed by home and building owners should be confined to inspecting roof systems during the fall and spring to check for cracked or curling shingles and cleaning gutters filled with dead leaves and other debris. If you must inspect your roof system yourself, use a firmly braced or tied-off ladder equipped with rubber safety feet. Wear rubber-soled shoes and stay on the ladder (and off the roof system), if possible.

### **Q: How long can I expect my roof system to last?**

**A:** Most new roof systems are designed to provide useful service for about 20 years. Some roof system types, such as slate, clay tile and certain metal (e.g., copper) systems, can last longer.

Actual roof system life span is determined by a number of factors, including local climatic and environmental conditions, proper building and roof system design, material quality and suitability, proper application and adequate roof maintenance.

Roofing product manufacturers offer a variety of warranties on their products. Take a close look at those warranties to see what responsibilities and financial obligations manufacturers will assume if their products fail to reach their expected lives.

**Q: What will a new roof system cost?**

**A:** The price of a new roof system varies widely, depending on such things as the materials selected, contractor doing the work, home or building, location of the home or building, local labor rates and time of year. To get a good idea of price for your roof system, get three or four proposals from reputable contractors in your area. Keep in mind that price is only one factor, and it must be balanced with the quality of the materials and workmanship.

For each roofing material, there are different grades and corresponding prices. There also are a variety of styles and shapes. You need to look at the full product range and make a choice based on your budget and needs.

Within the roofing profession, there are different levels of expertise and craftsmanship. Insist on a contractor who is committed to quality work.

**Q: How can I determine my annual roofing cost?**

**A:** When considering your roofing options, the following formula may help:

Total Cost (Materials and Labor) ÷ Life Expectancy of Roof System (in years) = Annual Roofing Cost

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We hope you have found the Roofing Buyers Guide a helpful tool in your search for roofing information. If we can be of further assistance, please contact us!

**S&K Roofing, Siding and Windows**

5399 Enterprise Street  
Eldersburg, Maryland 21784  
MHIC #21080  
443-516-2117  
info@skroofing.com  
www.SKRoofing.com