



The Informed Consumer's Guide To
**WEATHERING
THE STORM**

PROTECT YOUR HOME AND BANK ACCOUNT

**A Restoration Insider Shows You
How To Take Control Of The
Storm Restoration Process**

GARRETT LISTER



“I have used Capital Roofing & Restoration twice and can’t say enough good things about them. They were friendly prompt and helped my family navigate through the complicated process of insurance approval for our damaged roof. There are so many companies to choose from we really had no idea who to pick so I felt very lucky to have ended up choosing this company. I would highly recommend them as I felt like they were honest and gave us the best price price on our roof and home repairs.”

-Leigh W.

“The staff at Capital Roofing & Restoration were so great and helpful. They explained the problem I was having and gave me solutions. If you need any roof repairs, you should definitely hire them; they are awesome.”

-Marie R.

“Because of the recent hail storms, a few people in my neighborhood have had their roofs replaced. The company that has done the majority of them came by our house and said our roof had significant damage. I called Capital Roofing & Restoration for a second opinion and they said the roof looked great and is in really good condition. Not only was I happy that I didn’t have to replace my roof but I was impressed that Dan was so honest and straightforward with me. He took the time to explain to me the type of shingles I have and how to look for signs of wear. He let us know that our roof still had some life left. I was pleasantly surprised with my experience and will without a doubt call them the next time I need my roof checked out!”

-Casey K.

“Capital Roofing & Restoration has completed four projects for me, and I am completely happy with the results.”

-Christopher G.

“If you are looking for a contractor for your home’s roofing needs, Capital Roofing & Restoration should be at the top of your list! Your experience will be completely satisfying from a company that takes pride in its reputation for providing the highest level of integrity in home improvement projects. As a major supplier, it is our pleasure to work with one of the best contracting companies in the Denver Metro area – Capital Roofing & Restoration!”

-Blake Christopher, Roof Depot/Beacon Supply

“Capital Roofing & Restoration is an industry-leading roofer. Garrett’s commitment to innovation keeps him at the cutting edge of our industry.”

-Chris Grund, Domaine Real Estate

“Capital Roofing & Restoration’s commitment to providing exceptional service to their customers is unmatched. They have set the bar high and have helped raised the standards of the roofing industry.”

-Sean Gilley, Second Story Homes

“This book was really written to educate consumers. It walks them through the steps to determine if they really need a new roof, what type is best for their home and misconceptions and rip-offs that every homeowner should be aware of. Capital Roofing is a company built on integrity and it’s a pleasure to work with them!”

-Brian Domareck, Builders Sourcing & Homeowner

“The roof protects your most valuable assets...your home and family. Choosing a contractor can be a difficult decision, which most homeowners get wrong. The result is a poor job that needs to be redone and/or damage to your home... or worse. By writing this book, Garrett Lister educates you about all of the important questions you should ask any contractor and why it’s important. By taking the time to read through this book, you will save yourself thousands of dollars and a lot of heartache.”

-Jeff Seib, Turnkey Construction

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I would like to thank the following people for their support:
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great team of employees who have been with me from the very start;
my dog and constant companion, Skippy.

“While the spirit of neighborliness was important on the frontier because neighbors were so few, it is even more important now because our neighbors are so many.”

Lady Bird Johnson

First Lady of the United States (1963-1969)

DEDICATION

I dedicate this book to my neighbors with whom
I've weathered many a storm.

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FOREWORD

Your area has just experienced a storm — you fear there may be damage to your home. Some of the questions you have right now might be:

- How do I determine the extent of my damage?
- How do I file the insurance claim?
- How much is the insurance company going to pay?
- How long is the process going to take?
- How do I know if I'm hiring the right contractor?



The purpose of this guide is to educate you regarding the storm damage insurance claim process so you'll be armed with all the information you need to make the best decisions and get the amount of reimbursement that you deserve.

We also want to make you aware of the many scams that unscrupulous contractors use to take advantage of unsuspecting property owners after a storm, when they are at their most vulnerable.

And, we want you to know what to look for — and what to avoid - when hiring a roofing professional or general contractor for your repair/replacement project.

In short, there are three parts to this process:

- Informing the property owner;
- Educating the property owner;
- Assisting the property owner through the entire process.

But first, take a deep breath and relax. The book you hold in your hands right now is written by a true industry insider. On these pages I'm going to help you get answers to all of those questions and much more. I'm going to help you with some things you may not have thought of and that certain parties don't want to tell you.

I'm going to do something my "Colleagues" are not going to be very happy about...

I'm going to blow the lid off of how the storm damage restoration business actually works. Yes, I'm going to take you "behind the scenes" and tell you things that the fly-by-night, bait and switch, unethical and unprofessional contractors don't want you to know!

I've come to realize that what property owners really need to do is find someone to help them slow down and educate them on the entire claims, storm-damage and restoration process. They need someone to help them consider their options and put everything into perspective — all so they can make a well-educated decision without reacting out of panic, or making hasty, uninformed decisions under unnecessary, manufactured pressure or stress.

I understand that peace of mind comes from knowing that your home is well cared for and in good repair and that a home is more than where you sleep at night; it is the center of your life and one of your most important assets.

Replacing your roof is not like buying a car; you can't go from one dealer to the next to find the best price.

It is a service that should be provided by a home contracting company you trust to provide a superior product and expert installation, while being financially responsible with your hard-earned money.

Allow me to introduce myself; my name is Garrett Lister, and I am owner and president of Capital Roofing & Restoration, a locally owned and operated roofing company.

I hate to admit it, but there are contractors out there who give the rest of us a bad name.

Surprised?

Of course not... you hear contractor horror stories all the time. In fact, contractors aren't too far behind used-car salesmen in terms of trust! I've come to a point where I am sick and tired of watching good people get ripped off—or taken advantage of—by inexperienced, unethical contractors.

For years I've helped homeowners expertly complete roofing replacement projects with little hassle, great products and world-class service.

It seems lately, more than ever, my clients and prospects have told me they wish they had information about how to hire the right roofing contractor before they actually went out looking for one.

So I decided to compile my extensive experience into this informative book. I want to take you “behind the scenes” and help you choose the right contractor for your roofing project with insider information, advice and education that 99% of homeowners don't have. You can't get much more expert, insider information than from someone with my 25 years of experience and background.

This book is all about creating awareness, and we hope its message is valuable to you. If you follow the guidelines in it, I'm confident you'll find someone you'll be pleased with. Whether you choose to do business with my company — or another qualified professional — this information will show you how to avoid the frustration that so many people suffer when they undertake a roof replacement project.

I hope you find my suggestions useful. If I can help you in any way, please don't hesitate to call me at **1-855-4-CAPITAL** or visit our website at: **www.CapitalDenver.com**

“In our business, we place a great
deal of importance on humility and honesty.
We promise to serve our customers with integrity
and respect for human values.”

Garrett Lister

HOW TO USE THIS BOOK

We believe that a well-informed customer makes the best decisions and will have no reason to regret that decision later. That's why we're providing the helpful information contained within this guide.

Choosing the best roofing materials and the most qualified roofing contractor to work on your home will make all the difference between a sinking money pit and worry-free protection. Because a roof is not something you buy more than once or twice in your lifetime, it's very important to become a knowledgeable, INFORMED roofing consumer when having to make the important choices between the large variety of roofing materials, repair options, warranties and selecting a qualified roofing contractor.

Becoming an informed consumer requires only a little time and education regarding the language of roofing, and attention to detail when choosing a reputable, honest roofing contractor. Spending the most money possible does not always equal receiving the best quality product or workmanship, nor does accepting the most expensive bid provide a seamless, worry-free roof repair or replacement.

The most important outcome is to receive a high-quality, well-installed roof at a satisfactory price from a qualified roofing contractor. Taking the time today to learn a few basic roofing terms, understanding the components of a roof system, and knowing the right questions to ask when choosing a roofing contractor for your home or commercial building will help you to meet all of your roofing needs and goals.

The objective of this book is to provide you with critical information you must know before hiring a roofing contractor. Let's face it, as consumers what we really want is to find a good, qualified contractor we can trust who will:

**Do What They Say,
Do The Job Right,
Do It On Time
And Do It Within Budget.**

This short book will help you by giving you important tips, secrets and information that will save you time, money and hassle when choosing a roofing contractor and help you to choose a qualified contractor that you can trust.

MY JOURNEY

I grew up in Englewood, Colorado until the end of 7th grade when my father was offered a promotion and relocation to Miami. After a fun summer of new activities, school was set to start on August 24th, 1992; that same night, Hurricane Andrew made landfall in South Florida. This event left 5,000 families homeless, including ours.



A young Garrett after Hurricane Andrew in '92

We emerged from the hurricane shelter to see people's lives turned upside down - there were pianos floating in front yards, fish in the streets and pools and trees snapped in half. After an extended summer break, my folks decided to move back to Colorado, where I attended Highlands Ranch High School. After graduation, I moved to Fort Collins and obtained a bachelors degree in Finance from Colorado State University.

After working for a defense contractor doing finance work, I decided to obtain my MBA from the University of Denver.

After getting my degree, I was looking to get involved in a business where I could help people who were experiencing similar situations like I experienced in Florida. A friend's father owned a flooring company in Arizona, and he was looking to start a Denver branch because he had some business contacts there in the fire and flood insurance restoration industry. Over the next 3 years, we offered next-day flooring to hundreds of homeowners who had their lives disrupted by floods, fires, lightning strikes and many other unique insurance perils. Throughout this time, my contacts at the large insurance restoration companies around town advised me to consider doing exterior work – such as roofing – instead of interior.

I left this flooring company to obtain a better work-life balance and worked for the Federal Government doing finance work. Then, a few years later, I worked for a large telecom company doing financial pricing and projection work. During these jobs my journey into roofing really began, and the historic house that I own in the Baker Neighborhood was hit with hail. I reached out to a friend who recommended one of his friends. Things went poorly from the start; while removing the old layers of roofing (I had 4) they completely destroyed the painting and stucco on both of my neighbor's homes (the houses are very close to each other in my neighborhood). I also had a non-functioning chimney and I asked the roofer to remove it, and they sure did – by throwing the chimney off my roof and into my and my neighbor's yard.

But, it gets worse. The roofing company didn't pay their roofer because of all the damage he caused to my home or my two neighbors' homes. Later, when refinancing my house, I had quite the surprise. Four days before the closing, I learned that the roofer had put a lien on my house.

That experience was a pivotal point in my life because I realized that there had to be a better and easier process for this type of work. I wanted to make sure that other homeowners didn't have to experience these same frustrations and financial calamities that I had.

In 2012 during the Denver Cruises/Denver Bike Night I met my future wife Victoria who had attended the University of Texas and Baylor College of Medicine. When we first started dating I was working with a telecommunications company that was in the middle of a merger. Concerned about my future after the merger, I started selling roofs in the evenings and weekend for a company that is now my competition. While there, I learned the roofing business and realized that I could definitely do things better.

With Victoria's encouragement, I decided to quit my jobs – both the corporate one and the one with the other roofing company – to start Capital Roofing & Restoration. One thing that I learned is that when a damaging storm hits, “Storm Chasers” – many of them from out of state – quickly converge on the neighborhood and fight for business. They work out of their cars or hotel rooms and distribute flyers and knock on doors urging homeowners to act right away to stake their claim. When they have done as many jobs as they can, they leave town, never to be seen or heard from again.

The Informed Consumer's Guide to Weathering The Storm

I knew that we would not be doing that at Capital Roofing & Restoration, we wanted to be that trusted friend in the business that homeowners can rely on before, during and after a storm. We don't chase storms – we provide residents in our area with the help they need to repair their home and navigate the insurance process.

Thousands of insurance claims and customers later, I saw a real need to educate and inform consumers about the way their storm restoration work should really be handled. This book is the result.

“One of the deep secrets of life is that all that is really worth doing is what we do for others.”

Lewis Carrol



SECTION 1

HOW TO TAKE CONTROL OF ANY STORM-RELATED DAMAGE TO YOUR HOME

You have just experienced a storm and you fear there is damage to your home... You've noticed your neighbors are talking to insurance adjusters and contractors... Your front door is being inundated with brochures, sales materials, business cards and doorknocking salespeople...

You're not sure who to call first or who to trust...

The most important thing you need to know RIGHT NOW is that unless you have water pouring in to your house, you don't need to make any decisions regarding repairs or replacement today... or even this month!



That's right; you don't have to do anything right now.

And don't let ANYONE tell you otherwise.

You have plenty of time to make the important decisions you are undoubtedly faced with.

So take a deep breath and relax.

Requesting this guide is one of the smartest decisions you could have made.

Some of the questions you have right now might be:

- How do I determine the extent of my damage?
- How do I file the insurance claim?
- How much is the insurance company going to pay?
- How long is the process going to take?
- How do I know if I'm hiring the right contractor?

The purpose of this guide is to educate you regarding the storm damage insurance claim process so you'll be armed with all the information you need to make the best decisions and get the amount of reimbursement that you deserve.

We also want to make you aware of the many scams that unscrupulous contractors use to take advantage of unsuspecting property owners after a storm, when they are at their most vulnerable.

And, we want you to know what to look for — and what to avoid — when hiring a roofing professional or general contractor for your repair/replacement project.

In short, there are three parts to this process:

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I've come to realize that what property owners really need to do is find someone to help them slow down and educate them on the entire claims, storm-damage and restoration process. They need someone to help them consider their options and put everything into perspective — all so they can make a well-educated decision without reacting out of panic, or making hasty, uninformed decisions under unnecessary, manufactured pressure or stress.

My goal here is simple; I want to be your ADVOCATE.

Chances are good that we'll never meet in person or even talk, but with this book I hope to provide you with all the information you'll need to make the right choices. I want to be the person who's on YOUR side. Consider this book and the advice that follows your "friend in the business."

My company may be one of the many that you will consider for your storm damage repairs and/or replacement. And as much as I'd like the opportunity to get your business, the truth is that I can't work with everyone. But what I can do is provide education, advice and information to property owners; so whether we work together or not is not important right now.

What is important is that you are ARMED with information, because here's what is going on right now "behind-the-scenes":

Hundreds of companies have been monitoring the weather, just waiting for a storm like the one you've likely experienced. Once they've identified a storm, they will descend upon your town, set up shop and send out their salespeople or "storm chasers" to start knocking on doors.

You've probably already begun to experience the barrage of contractors who come calling with their own horror stories to convince you that you need to do something immediately to prevent further damage to your home or business.

Again, remember what I told you at the beginning. You have time. You don't have to make any decisions right now.

This can make a lot of people feel intimidated and frightened so they feel they have to take action right away. DON'T FALL FOR IT! This rarely ends well and property owners usually make very bad choices as a result of the pressure.

Whether you choose to do business with me, or another qualified professional, this information will show you how to avoid the frustration that so many people suffer from when they undertake a home or business-remodeling project. I hope you find my suggestions useful; they are born from experience.

If I can be of any assistance, please don't hesitate to call us at: **1-855-4-CAPITAL** or email me at: **info@capitaldenver.com**

So the big storm has hit your area. What should your plan of action be?

In this section, we'll provide information regarding how to:

- Correctly identify the damage;
- Choose – and deal with – the right contractor;
- Deal effectively with your insurance company;
- Ensure that all of the damage has been identified.

1. First, look around your neighborhood. If you see trucks and men on ladders scattered everywhere, it's a good indication that some damage has occurred in your neighborhood. Are vehicles in the area dented by hail? Have trees been stripped of their leaves?

As we mentioned before, contractors are kept updated with maps indicating where the concentration of damage is going to be after a major storm.

When you see this type of activity in the neighborhood, you need to be armed with information about how the process works, what the role of your contractor is and what your rights are as far as your insurance contract is concerned. This is an interesting situation in that you have a transaction in which the insurance company is going to decide on how to negotiate both halves of the equation. So you need someone you can trust who has your best interests at heart.

When you've determined that you may have possible storm damage, you'll need to find a contractor who is also certified as a roofer – one who has passed all the requirements for the manufacturers they represent AND that has experience in storm restorations.

Storm restoration is an entirely different process than selecting a contractor to simply repair or replace your roof. When property owners experience storm damage to their home or business—whether it is from wind, hail or water—the first step is to determine the extent of the damage.

Let's talk about hail damage for example. Depending on your roof type, hail can basically knock granules off or dent/crack your shingles. As far as siding is concerned, it can also crack or dent any siding that is made of soft metals. This type of damage has no immediate impact that needs to be addressed right away.

Property owners need to take the time to gather all the information they need regarding the contractor selection process and working with their insurance company.

But first, they need to make sure that all the damage is identified. It's a lot harder to go back to the insurance company after the work has been completed to talk about things that were missed. It's vitally important to get the details right the first time before proceeding with the work.

It may take a little bit of time to compile this information, but because you are not in “immediate-repair” mode, you have plenty of time!

If you are being pressured to take action immediately, you can rest assured that the contractor pressuring you is not a good fit.

This is especially true for property owners who have never had to file an insurance claim before. If you're in that category, you probably don't know what to look for and don't understand your contractual rights, repair/replacement options, your rights as a property owner, proper codes, etc. and you may end up going for the quick money.

2. Hire the right contractor to work with you through the entire process - from the submission of the claim, through the successful completion of the work.

When you make that first phone call, be sure to call a reputable storm restoration expert. Be prepared – within a week of the storm, you will be inundated with information from a lot of contractors.

Piles of literature, door hangers, post cards and radio and TV commercials are going to take over your life.

TIP: Keep in mind that many local established contractors don't send out advertisements. Seeing heavy advertising from some companies – whether yard signs, flyers, etc.—does not mean that they are a quality contractor. Many roofing companies offer payments to property owners to place their signs in the yard with no obligation to buy. This is a foot-in-the-door strategy and homeowners sometimes use this tactic to stop the door-to-door soliciting that typically occurs after a storm. Be sure to conduct some research beyond the contractors who are sending you literature.

You're going to have an opportunity to look at a lot of contractors without even having to pick up the phone. Our best advice is to pick 2 or 3 reputable contractors and conduct interviews and visit their office to evaluate their true capacity to handle your job.

If a contractor says that he'll do the repairs strictly for the insurance proceeds, and wants to start the work immediately, he's probably not a good choice.

The first step the right contractor will do is to perform an inspection of your home or business. They should carefully inspect all the elements that are subject to damage, take photos of the damage, and then share them with you while explaining what the damage is going to cause as far as deterioration down the road.

For instance, if the photos indicate holes through your roofing shingles, your damage is more eminent than if they are just bruised or have cracks in the backing.

As part of that process, the contractor should explain how to deal with the insurance company and then be willing to be included on your phone conversation with them to answer any questions they might have.

Here again, it's interesting that the insurance company is the one who is going to write the check to cover any of the damages that have been uncovered, yet the property owner will typically believe whatever the adjuster says.

If the property owner doesn't know what they're looking for/at, they're likely to agree with anything they are told. You can avoid that by working with a contractor who has shown you the damage, explained what it is and its repercussions and then is present when the adjuster arrives so he can't say that everything is great and there is no damage.

TIP: It is better — though not required — to have a professional roofing consultant visit with you before your insurance adjuster arrives.

As a property owner, you need someone on your side you need an advocate to protect your best interests. Slow down and find somebody who is going to be that person for you. A legitimate storm restoration company is not going to try to make claims when there is no real damage. And there are unscrupulous contractors out there who will even go so far as to climb up on your roof and make some dents of their own to make it appear to be storm damage!

A reputable contractor with integrity, however, will inspect your home or business and if there is no damage, will move on and not waste your time or your insurance company's time. A trustworthy company will have built a reputation in working with—or against—the insurance carrier that can have financial implications upon your claim, whether good or bad.

At this point, the process stops and you can ignore all those knocks on your door. (If you have any doubts, by all means have your insurance company adjuster come out and give you a second opinion.)

The Hiring Process

Recommendation #1: List your objectives.

Do you only want the cheapest price for your roof repair or replacement so it looks better for the short term? Or, do you want your roof to be professionally and properly repaired or replaced with the highest quality materials and workmanship the first time so the chance for costly and time-consuming leaks and damage in the future has been minimized?

Do you want to deal with an honest and reputable company, or are you willing to risk working with the company that offers you the lowest price—knowing you may not get the best quality roof repair or replacement and you may not be able to get prompt, friendly and capable service when you need it?

Recommendation #2: Ask questions and listen carefully so you learn about a company.

Later in this book you'll find a list of questions to ask before you invite a roofer to provide an estimate. If the contractor seems uneasy, hesitant or evasive when answering any of these questions, show him the door! Most local companies are members of at least one Chamber of Commerce in the area, proving that they are indeed "local" and not out-of-town storm chasers.

**Informed Consumer
Top Secret #1**

Before You Meet with Any Contractor, Develop a Basic Idea of What You Want and Need.

When considering the scope of your project, create a prioritized list divided into three categories:

“Category 1” items must be part of the project at all costs, if the project is going to meet your needs.

“Category 2” items should be included if the final design and/or budget permits.

“Category 3” items would be extras- but not items necessary to complete the project. By making this list and sharing it with your contractor, you can give him a crystal clear idea of the scope of your project, so you'll both be on the same page.

Recommendation #3: You should also ask for — and call — a number of his references.

You will want to ask these references such things as:

- Were you able to communicate easily with this company?
- Did the owner and/or his installers complete the work on time?
- Was the contract fulfilled?
- Did the company maintain contact throughout the job?
- Were you pleased with the outcome?
- Would you use this company again?

You might also want to ask the references if you can see the job the company did.

Recommendation #4: Get everything in writing!

If you've taken the time to find a quality, trustworthy contractor who you feel completely comfortable with, then it's time to draw up a complete and clear contract that spells everything out to the letter.

In the last section of this book there is a checklist to follow when



Informed Consumer Top Secret #2

Meet With an Experienced Professional

Did you know that most people spend more time planning a one week vacation than they do a home remodel project?

Don't be one of those people!

If you're considering a home remodel project in the near future, sitting down and talking with a professional contractor who can answer all of your questions is the best advice we know.

You need someone who can help you through the "maze" of planning, not to mention all the bureaucratic "red tape" awaiting you at the building department!

reviewing the contract. For your own protection, make sure that the items on this list are included. You'll be glad you took the time to do it.

Recommendation #5: Never give a down payment until you've signed a contract.

You should never be asked to make payment in full before a job has started, or to make your final payment until the job has been completed and you're thoroughly satisfied with the results. In fact, try to reserve as

much of the payment as possible (at minimum 15 percent) in “retention” until the work is fully completed.

You want your last payment to be large enough to keep your contractor coming back and finishing the job in a satisfactory manner. This being said, depending on the length of your roofing replacement, it may be beneficial to create a payment schedule. Negotiate the terms with your contractor and then include the exact payment dates and amounts in your contract. Make sure the payment schedule is based on the contractor's performance. Never let your payments get ahead of the roofing contractor's work.

(Please see Section 5 for more information regarding choosing the right contractor.)

3. Understand what is covered and not covered by your insurance policy and how your insurance reimburses you for the repairs or replacements. Make sure you get everything to which you are entitled.

If there is damage to your home or business, the next step is to call your insurance company and open up a claim. Be prepared with the information they'll need, including:

- Your policy number;
- Date/time of the storm;
- Type of damage – wind, hail, water, etc.;
- Whether you have leaks that need to be covered with a tarp to prevent further damage.

TIP: A storm claim does not affect your premiums in Colorado. Once the claim has been opened, a meeting with your insurance adjuster will be scheduled. This meeting should be attended by at least three people: the property owner, the storm restoration expert and the insurance adjuster. As a property owner, you want your advocate to be there when the insurance adjuster arrives because he has already completed the scope of work.

Have the contractor meet with the adjuster if:

- They request a meeting;
- If the property has been inspected more than once;
- You feel comfortable in doing so.

Otherwise, let the adjuster do their job.

**Informed Consumer
Top Secret #3**

Do you know the WORST thing you can say to a contractor when discussing the price of your project?

"I have no budget."

Your budget is a very important piece of the entire project. Being truthful and upfront with your contractor defines the way they will proceed with the scope of the work.

A realistic budget prevents an over or under scope of the work to be done.

Good or bad, the claims process is a lot like a chess match...they make a move and you make a move. The one who moves second has a decided advantage. The fact is, neither you nor your contractor writes the coverage for your insurance company or has any input into the future insurability of your property.

You should collect the opinion of your adjuster first. Second, review it thoroughly to determine what is being included or excluded. Third may be to review your long-form insurance policy to compare possible coverage issues. Next would be to bring in your trusted contractor to offer his opinion or explain what you are seeing described on paper.

If the adjuster and contractor agree on the scope of work, the insurance adjuster will complete the paperwork and discuss payment options for your claim. At this time — if everyone is in agreement about the scope of work — the property owner is free to sign a contract with the storm restoration expert.

At this point, discussions can take place between the property owner and their contractor to determine if upgrades can be made in conjunction with the repair/replacement work. These additional upgrades or enhancements could be at the expense of the property owner, but can be very worthwhile.

If the contractor and insurance adjuster don't agree on the scope of the program, the property owner can request a readjustment or a state-mandated appraisal with a different adjuster from your insurance company. It's very important that your storm restoration expert is present for this meeting to be sure that the assessment is done properly and that the resolution is in your best interest.

It's also important that you — as the property owner — are present when they meet. It's not unusual for an insurance adjuster — who has already scheduled an appointment with you — to call you prior to the meeting and say that he was in the area and stopped by and saw no damage.

In this case, the property owner has the right to request that the adjuster return when they are home. The bottom line is that the adjuster represents the insurance company... not the property owner.

Depending on the insurance company and the experience of its adjuster, you may receive payment for your claim during the first visit. For instance, if the adjuster has 20 years of experience in assessing damage for claims, the insurance company may make the decision to give him free reign in paying for damages at the time of inspection.

In most instances, the reimbursement check will be made payable to both the property owner and their mortgage company. If there is a contract signed with the contractor, the check could also be made

payable directly to him. If a mortgage company is listed as one of the payees, the check needs to be sent to them for their endorsement.

Once the claim with your insurance company has been approved, you should receive a check for the “Replacement Cost Value (RCV—see glossary in Section 6)” minus “Recoverable Depreciation” and “Deductible,” which equals the “Actual Cash Value (ACV)”. If the check is over \$10,000, you will typically be required to give the check to your mortgage company.

Once the mortgage company has received that check, they will send you paperwork to be completed by you and your contractor.

Once your contractor has invoiced you and sent the invoice to your insurance company, they will send you—not your contractor—a check for the “Recoverable Depreciation”, again possibly made out to you and your mortgage company.

Send that check to your mortgage company. That will signal them to issue you all the monies that they are holding; this process could take 7 to 10 business days. Your contractor should be capable of guiding you through the whole process.

TIP: ALWAYS follow up with your mortgage company! This part of the roofing process can sometimes be the most frustrating of the whole project.

It's very important that the property owner does not endorse the check before sending it to the mortgage company. If the property owner and the mortgage company both endorse it and it becomes lost in the mail, it is a cashable instrument.

The contractor can get paid in several different ways. The suggested way would be that the property owner deposits the insurance check into their account and then negotiates the payment terms with the contractor. Typically a small down payment is made and the remainder of the payments are outlined in the contract.

Don't let a contractor talk you into committing insurance fraud!



Some contractors claim that they will complete the work for the amount of your insurance proceeds AND offer to pay your deductible. Beware if they claim that they will do the repairs/replacement for less than the insurance proceeds, because there is a good chance that they are going to cut corners somewhere (probably in materials and workmanship) to make up the difference.

After a massive hailstorm hit the Denver area on June 6, 2012 the Colorado Senate signed into law Bill 38 (SB38), the Consumer Protection/Residential Roofing Bill.

SB38: The Consumer Protection/Residential Roofing Bill of Rights
'Concerning measures to protect consumers who engage a roofing contractor to perform roofing services on residential property.'

THIS LEGISLATION BECAME EFFECTIVE ON JUNE 6, 2012.

Applies to residential properties for roofing work over \$1000. Requires a written and signed contract between the property owner and the roofing contractor which must include at least the following:

- Scope of work & materials to be provided;
- Cost for same based on damages known at the time the contract is entered into;
- Approximate dates of service;
- Roofing contractor's contact information;
- Identification of contractor's surety & liability coverage insurer & their contact information;
- Contractor's policy regarding cancellation of contract and refund of any deposit including a rescission clause allowing the property owner to rescind the contract for roofing services and obtain a full refund of any deposit within 72 hours after entering the contract;
- A statement that if the property owner plans to pay for the roofing services through an insurance claim, the contractor cannot pay,

waive or rebate the homeowner's insurance deductible in part or in whole;

- A statement that the contractor shall hold in trust any payment from the property owner until the contractor has delivered roofing materials to the jobsite or has performed a majority of the roofing work on the property;
- A statement that the property owner may rescind a contract for services, the payment for which will be made from the proceeds of a property insurance claim, within 72 hours after receiving notice from their insurer that the claim is denied in whole or in part.

Prohibits a roofing contractor from paying, waiving or rebating an insurance deductible for a property owner. (Nor may a contractor *advertise or promise* to waive, pay or rebate the same.)

Requires a contractor to return any payment or deposit made by the property owner in conjunction with the contract for roofing work within 10 days after rescission of a contract.

A contractor may retain an amount of any payment made by the property owner to compensate for actual work performed however, as long as the work is completed in a workmanlike manner consistent with standard roofing practices.

States that if a roofing contractor promises to pay, waive or rebate a homeowner's deductible, the insurance carrier for the property owner is not obligated to consider the estimate of costs for the roofing work prepared by that contractor.

This does not mean that an insurer can deny a claim simply because a contractor offered to pay a deductible. It means they do not have to consider the estimate from that contractor. Insurance companies have strict requirements about unreasonably delaying or denying a claim. (CRS 10-3-1115 & 10-3-1116) Enforced by the Division of Insurance, any such tactic to delay or deny, subjects the carrier to double damages and attorney's fees.

Prohibits a roofing contractor from acting as or claiming to be a public adjuster, adjusting claims for losses or damages.

This does not mean that a contractor is unable to discuss the scope of work with an insurer! Specifically, *“Nothing in this subsection precludes a roofing contractor from discussing, on behalf of the property owner, the scope of repairs with a property and casualty insurer when the roofing contractor has a valid contract with the property owner of the residential property on which the roofing contractor has contracted to perform roofing work.”*

Effective 1/1/2014, Colorado HB13-1062 further clarifies that a public adjuster ‘shall not participate directly or indirectly in the reconstruction, repair, or restoration of damaged property that is the subject of a claim adjusted by the public adjuster’. HB1062 clearly delineates that a roofing contractor who is also licensed as a public adjuster may not act as the claim adjuster and then perform the work—eliminating any conflict where there is a financial interest in the loss involved.

BEWARE OF INSURANCE COMPANY “PREFERRED” VENDORS!

Colorado is a non-matching state. If a roof facing north and south is only damaged on one side, the insurance company may only pay for one side. If over half of the roof is damaged, they will likely total the entire roof.

Beware of the insurance company's "Preferred" vendors. When performing the inspections they have to be very strict and they don't have the ability to supplement for certain items. For instance, there are different levels of architectural shingles. The insurance company's vendor may use cheaper materials or not replace some of the metal if the code doesn't call for it. The vendors receive the "preferred" designation to try to save the insurance company some money.

To protect yourself and your home, you need an advocate – a friend in the business - who knows how to work with the insurance company and has the authority to get certain items pushed through.

For more information regarding insurance fraud in Colorado, visit:

<http://denver.cbslocal.com/roofing-scam-awareness/>

“A good decision is based on knowledge
and not on numbers.”

Plato



SECTION 2

THE MILLION DOLLAR QUESTION: REPAIR OR REPLACE?



Many contractors would offer advice about when to repair the roof vs. replacing it altogether, but here are some things to consider. If you have a shingle roof that is 15 years old or older, it could be failing. In certain environments, some asphalt shingle roofs last less than 10 years. On the other hand, top-of-the-line shingles in the friendliest environment could last considerably longer.

When your roof is damaged to the point of leaking, a decision to repair or replace it needs to be made. You may be surprised to learn that many times—with proper repairs—a roof can be restored to provide many years of additional service.

In choosing between repair and replacement, you need to consider how old the roof is and the type of roof that is in place (some roofing materials last longer than others). Remember, water is persistent and it can travel quite a distance before you see it showing up on your ceiling. By the time you notice it in the interior, the actual roof could have already been leaking for weeks or months.

It's important to call a roofing contractor as soon as you notice a problem—the earlier the problem is dealt with, the smaller and less expensive the repair will be. So, let's look at the four immediate steps you **MUST** take when you spot a roof leak in order to save a small fortune from the damage that can occur within the first few hours after detection.

Immediate Step #1: First and foremost, be very careful when you have suffered a water leak. Water coming in contact with electricity can be deadly. And floors can be especially slippery, so be extra careful when walking around.

Immediate Step #2: Stop the source of the leak. If you haven't been able to locate the source of the water leak and/or been able to stop the leak, call

someone immediately so they can guide you through this very important and time-sensitive step as best as possible over the phone.

Immediate Step #3: If the leak has been temporarily stopped, call a reputable roofing contractor so they can permanently stop your leak as quickly as possible. If they happen to be swamped with calls for leak repairs because of a bad storm, get someone who will promise to at least provide you with a temporary leak repair until they can return and provide a permanent solution.

Immediate Step #4: Remove furniture that is currently on wet flooring—or even near wet flooring—since most furniture can permanently stain wet carpet if left on top of it. But this expensive problem can be eliminated simply by removing furniture as soon as possible, or by at least placing some dry plastic under furniture legs. The need to take immediate action is very important.

When it comes to repairing or replacing your roof, making one wrong decision can inconvenience you and your family for weeks, not to mention cost you thousands of dollars in unnecessary work.

Here are a few of the common locations where we find problems on a house:

- ▲ **Chimney:** Your chimney has several locations that may require a roof repair. The likelihood of a problem depends on how well the original roofing installation was done.

Your chimney has four sides, and each side has flashing, which is what protects the line where the side of the chimney meets the roof. In addition, each of those four sides could have a different type of flashing, depending on where the chimney is located.

Even the tiniest crack that allows water to get in behind the flashing can turn into a serious roof leak. This is why the chimney is one of the first places we check.

- ▲ **Plumbing Vents:** Another possible location needing repair is a plumbing vent that has to actually come out through a hole in the roof. When a hole is made in the roof, it has to be sealed properly. In some cases, such as a plumbing vent, the hole could be sealed fine at the time of installation, but then the rubber boot around the vent pipe can become hardened or cracked over time and become compromised.
- ▲ **Missing/Damaged Shingles:** Every missing or damaged shingle is one less layer of protection between your house and the rain. Every shingle is important, so if one or several are missing, it is definitely time for a roof repair.
- ▲ **Loose, Cracked or Rotting Shingles:** This is one of the most common roof leak occurrences, and is most likely to happen if your asphalt shingle roof is more than 15 or 20 years old. That's getting up in years for asphalt shingles.
- ▲ **A Nail That Has Backed Out:** In a shingle roof, you might find that a shingle nail has somehow backed itself out and cut through the top shingle. You would be surprised at how much water can enter in through that one little nail hole. Over time this can mean quite a bit of water damage; catching it early is a cheap fix.
- ▲ **Poor Flashing Installation:** Flashing is the metal piece that seals up the area where the roof meets a vertical surface, such as a chimney or a wall. If this is not installed properly, water will find a way in eventually. Nails can also work themselves out of flashing.

Your roofing material is designed to divert water that comes from above, not from the side. When a strong rain is blowing, it can be driven up and under your shingles. At that point, the only thing between the rain and your house is a layer of tar paper.

This type of roof repair usually just means replacing any shingles that were compromised. If part of your roof normally faces the wind, we would also fasten down the shingles on the edge with some roofing cement. This minimizes the chances of the same thing happening again.

We can look at the roof and see if it makes sense to repair the location of the leak, or if it would be more cost effective to replace the roof.

The average life of a roof is between 15 and 20 years, depending on the type of products and materials used. There are a few obvious signs that can indicate that it's time to replace your roof.

Following are some signs to look for—both inside and outside—when determining if a roof replacement is needed on your home.

Exterior Signs That You Need A New Roof

- ▲ Damaged flashing caused by improper installation on a new roof.
- ▲ Drying and cracking on an old roof dented by improper nailing.
- ▲ Missing shingles caused by improper fastening.
- ▲ Curling caused by water absorption (in wood or fiber-reinforced shake).
- ▲ Algae growth caused by growth of airborne algae (occurs most often in warm, humid climates such as the southeast United States);
- ▲ Blistering caused by moisture in the shingle (occurs when ventilation is inadequate).
- ▲ Missing granules: Normally a certain number of granules will be loose, especially after application; on aging shingles, this indicates the need for replacement.

Interior Signs That You Need A New Roof

- ▲ Ceiling spots caused by leaks in the roof.
- ▲ Sagging decking between the rafters. If the decking is sagging or deteriorating, the decking will also require replacement when a new roof is installed.
- ▲ Outside light that can be seen through the roof. This may be common (and not a problem) on shake roofs, since the wooden shakes will swell during the wet months, effectively preventing any leaks.
- ▲ Signs of leaking in the attic (dark spots in the wood, especially around vents, chimneys, and other holes in the roof).
- ▲ Test dark spots in the wood to decide if they are old or current problems. If the spot is still wet, or if it is soft (test with a screwdriver), the spot is a current problem. If the spot is dry and hard, it is most likely an old problem that has been fixed.
- ▲ Signs of water damage or leaking (usually in the form of water stains or sagging ceilings)—this could be due to an active leak in the roof or to condensation caused by poor roof ventilation.

Added Value To Your Home

When making the major decision to repair or replace your roof, don't forget the cost vs. value estimates. If part of making the decision to replace your roof rests in the return you will place in your pocket at the sale of your home, ask your real estate agent about home prices for your neighborhood.



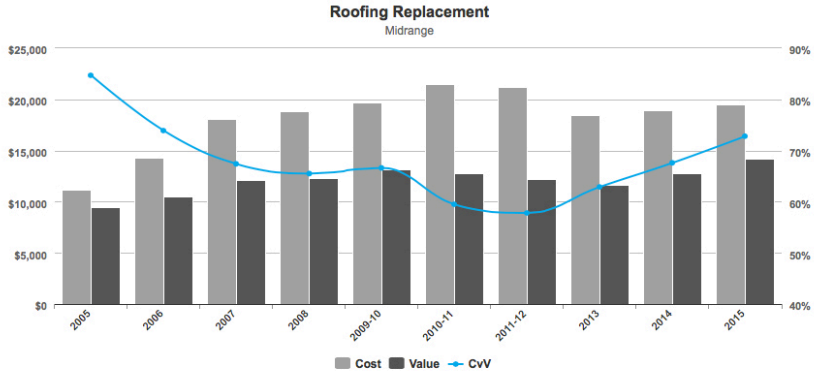
Surprisingly, the return you receive on the sale of your home in our area is quite high. Have you ever heard the statement “location, location, location?” The return most homeowners receive on a major remodeling project runs about 80-96%.

Determining the percentage you recoup after a remodeling project (in this case roof replacement) is based on factors such as the condition of your current home (as well as homes in your area) and whether you live in an urban, suburban or rural setting.

Following are some cost vs. value estimates for 2015 roofing replacements as reported by *Remodeling Magazine* for both midrange and upscale projects at: www.remodeling.hw.net/cost-vs-value/2015

PROJECTS

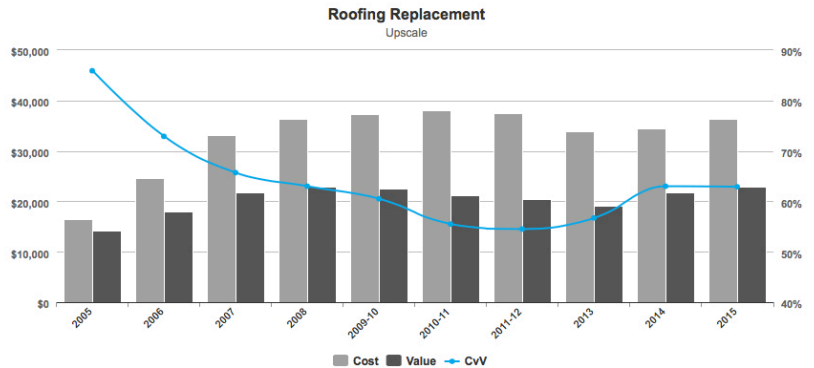
Roofing Replacement



Remove existing roofing to bare wood sheathing and dispose of properly. Install 30 squares of 235-pound fiberglass asphalt shingles (min. 25-year warranty) with new felt underlayment, galvanized drip edge, and mill-finish aluminum flashing. Assume a 5-square hip roof; custom flashing at two average-sized skylights; and custom cap treatment at vented ridge.

PROJECTS

Roofing Replacement



Remove existing roofing to bare wood sheathing and dispose of properly. Install 30 squares of standing-seam metal, formed on site into 16-inch panels using factory-enameled roll steel; double-lock all seams. Use custom brake-bent flashing from same material for drip edge and all flashing at roof-wall intersections. Assume a 5-square hip roof; custom flashing at two average-sized skylights; and custom cap treatment at vented ridge. Apply over new felt underlayment; use ice-and-water membrane at eaves, valleys, and all penetrations.

“A house is not a home unless it contains food and fire for
the mind as well as the body.”

Benjamin Franklin



SECTION 3

**SO YOU'VE DECIDED YOU NEED A NEW ROOF:
WHAT TYPE OF ROOF IS BEST FOR YOU?**

If you observe any of the signs listed in the previous section, you need roof repairs or a new roof. Depending on the degree of damage, a professional roofing contractor can help you make this very important decision.

Your roof constitutes only 5% of the construction cost of your home, yet provides protection for 95% of your investment. So when it's time to replace your roof, you want it done correctly!

Roof type and contractor selection are the most important decisions a homeowner has to make when installing a new roof.

**Buyer + Education = Informed Consumer =
Successful Roofing Project**

The following sections include a few basic terms and define roof system components that will aid you in becoming a well-informed roofing consumer.

*Informed Consumer
Top Secret #4*

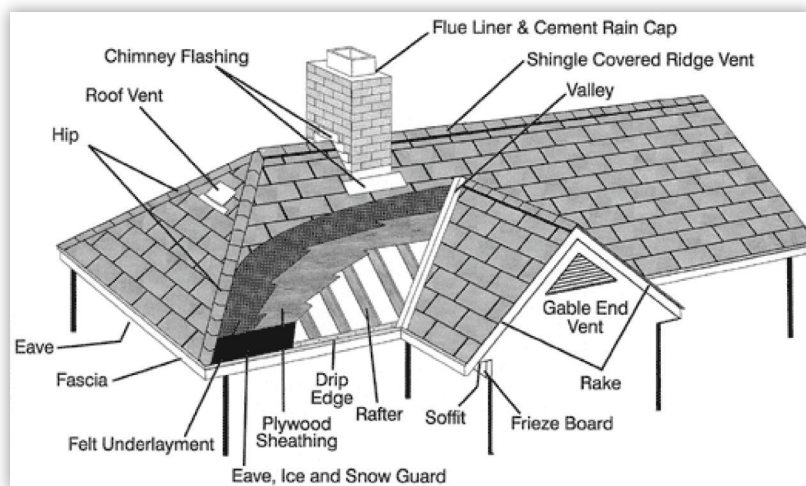
Always Include a Cancellation Clause in Your Contract That Reads:

"Owner reserves the right to cancel this contract within three days of signing."

Even though the law technically covers you without such a written statement, it's better to be safe than sorry.

Should you decide to cancel or terminate your contract, cover your bases—in writing—and have proof that your contractor received the cancellation or termination notice by sending it via certified letter.

Understanding Roof System Components



When a qualified roofing contractor meets with you to replace an entire roof, they will speak a slightly mysterious language with terms like sheathing, flashing, roof drainage, valley treatment, underlayment, ventilation systems, drip edges, decking, trusses and shingles.

Understanding these terms will allow you to make the best choices to meet the needs and goals for your roofing replacement project. Being able to speak the same language as your roofing contractor will help you get the best materials and the best value for your roof replacement. Whenever you have questions or simply need clarification on roofing components or terms, a qualified roofing expert should take the time to help you feel more comfortable with the basics of roofing.

Always remember that you are the paying customer and that the roofing contractor needs your business to survive in a competitive market.

Roofing Elements Defined

- ▲ **Trusses**—Trusses are the backbone of a roof system. Usually built from wood, this framed structure is comprised of triangle-shaped joints, which provide a roof with stability and a rigid structure to support the roofing system. A framed truss provides the strength and overall shape of a home or commercial building's roof. The durability and strength of a truss will hold up to heavy amounts of snow and rain.

- ▲ **Roof Deck**—This is the layer of material used to cover the trusses, and is then treated with weatherproof layers or insulation prior to receiving a layer of tile or shingles. The roof deck acts as the link that unites all of the roofing components together. The roof deck can be made of plywood, OSB sheathing, wood tongue and groove, corrugated metal or a variety of high-quality materials that a professional roofer may recommend.

- ▲ **Underlayment**—The underlayment is an essential piece of the roofing system, as it keeps water and other forms of moisture from penetrating the roof. Shedding water is the primary function of this roofing component. With high winds and heavy rain, a roof must have a high-quality underlayment to defend against the elements.

- ▲ **Flashing**—Flashing is sheet metal or another rigid pliable material used to waterproof a roof system's various joints and valleys and keep moisture from leaking in. All vents, jacks, and fireplaces that penetrate the roof should have a flashing layer.

- ▲ **Drainage**—All roofing systems should have shapes and sloped features to drain water off of the roof. Having the ability to shed water will keep a roof system functioning for many years.

- ▲ **Ventilation**—A roof breathes in cool fresh air and also will exhale warm, moist air as part of a healthy functioning roof system. A series of vents, pipes and screened openings are used to allow air to flow in and out of a roof's attic space. A qualified roofing contractor can explain all of the building codes and requirements for a home or commercial building's ventilation system.

- ▲ **Roof Covering**—This is the final step of a roof system, and it consists of shingles, tile, slate or metal. The materials used to cover a roof can largely determine the durability of it. The look and feel of a roof will also be decided by choosing from a variety of different shingles, tile products, slate surfaces or metal roofing.

**Informed Consumer
Top Secret #5**

Once You Notify Your Contractor That You've Chosen Him To Do Your Repair Or Installation, Arrange For A Meeting In Your Home To Go Over The Details.

Most people don't know this, but by insisting that you meet in your home, you earn the legal protection of being able to cancel your forthcoming contract within three days.

If you conduct this meeting over the phone and sign a contract via fax or mail, you forego your cancellation rights.

What Type Of Roof Is Best For Your Home?

Homeowners faced with a decision to replace their roof often make a common mistake—choosing the cheapest material or going with the most common choice suggested by a sales rep.

There's a big benefit to taking the time to carefully consider which type of roof you want on your home—not just for functionality, but to be aesthetically pleasing.

What are your choices?

- Asphalt shingles, including designer shingles that imitate other types of roofing
- Metal
- Flat and Low Slope
- Tile
- Wood Shingles/Shake

Asphalt Shingles



Asphalt shingles are the most commonly used type of shingle across North America. Today's asphalt shingles are reinforced with a fiberglass mat or an organic material such as paper or wood fiber, and can typically range in life expectancy from 10 to 20 years.

Great improvements to the asphalt shingle have been made, resulting in a more durable product known as laminated shingles, also known as “dimensional” or “architectural” shingles.

Asphalt shingles come in a variety of colors and styles. Individual shingles may be replaced if damaged. An additional advantage of asphalt shingles is that in certain circumstances, they can be installed over an existing roof of asphalt shingles, eliminating the need to remove the old roof.

Our company uses roofing materials from only the top manufacturers in the country: GAF, Owens Corning and CertainTeed. We choose

them not just because the products are exceptional, but also because their manufacturer warranties are excellent when installed by factory-certified companies.

Depending on the product system chosen, GAF offers 100-percent coverage for both labor and materials that last anywhere from 10 to 50 years! This is also a non-prorated warranty. It is 100% coverage. CertainTeed also offers a four-star warranty that covers any repair or replacement costs, due to faulty materials, for the entire length of the warranty

Metal Roofing

Metal roofs are growing in popularity thanks to their durability, aesthetic appeal and unsurpassed protection against the elements. There are several advantages to choosing metal as your roofing system.



Metal roofing falls into the following categories:

- Standing seam with concealed fasteners;
 - Raised Rib with exposed fasteners
 - Stone coated
 - Form painted
 - Industrial
 - Agricultural
- ▲ **Metal Roofs are Durable and Strong.** Metal roofing systems have passed wind and uplift tests that are rigorously demanding, testing roofing materials simulating wind speeds over 150 miles per hour. Metal roofing systems also lead the way in fire protection for your home. Because metal roofs have extra strength (and resistance to fire), they may qualify for lower premiums on your homeowner's insurance. Check with your insurance agent for information.
- ▲ **Metal Roofs are Beautiful.** Metal roofing systems carry valuable and meaningful warranties against fading, chipping, chalking and rusting. A metal roof comes in lasting colors and themes that will fit a myriad of tastes and styles, ranging from vertical panels, or metal shingles that resemble slate, tile or even wood. The long life and extra protection of a metal roof not only protects but enhances the beauty and value of your home.
- ▲ **Metal Roofs are Virtually Maintenance-Free.** Most roofs will require some combination of maintenance or repair over their lifetime. Not so with a metal roof. "No maintenance" means no hassle and no ongoing expense. Of course there are rare exceptions,

such as mildew or damage caused by inexperienced people walking on the roof.

- ▲ **Metal Roofing Lasts a Lifetime.** In fact, there have been known cases of the roof outlasting the home itself. When you compare metal roofs that last 50 years or more with asphalt shingles that last maybe 10 to 20 years, you can see why the cost is higher for metal. But you recover that investment in the long run by not having to replace your roof every 15 years.

- ▲ **Metal Roofing is Energy-Efficient.** It is common for temperatures in your attic to go well above 100 degrees. When your home has a metal roof, it will actually reflect a good percentage of that radiant energy coming from the sun. All of this means that your attic doesn't get as hot, so your home's AC system doesn't have to work as hard to keep your living area at a comfortable temperature. That translates to lower electricity costs.

- ▲ **A Metal Roof Adds Value to Your Home.** Most people don't stay in a home for 50 years. If you think you might sell your home and move within the next decade or two, a metal roof will be a big selling point. The new buyer will know that the roof won't need to be replaced for a long time.



Tile Roofing

Homeowners tend to like tile roofing for three main reasons:

- ▲ **Beauty:** Tiles add great curb appeal. Plus, you'll get more styles and colors with tile than you will with other roofing materials.
- ▲ **Durability:** Properly installed tile roofs can withstand rain, snow, wind and hail. And tiles are known to help lower energy costs because they reduce heat transfer through air circulating under the tiles. Tile roofs require minimal maintenance compared to other roofing materials.
- ▲ **Affordability:** Long term, concrete tile is the most affordable roofing system because it is meant to last for the lifetime of the structure. Other roofing materials will require replacement at some point. Only clay tile and copper compare to the life expectancy of concrete tile.

Tile roof styles include mission, rounded and flat. Tile roofing systems can be made of concrete, rubber or clay and are extremely durable. Although there is little maintenance necessary, the underpinning for your roof must be able to handle the extra weight that tile carries and replacement costs are high.

Clay and concrete tiles have similar physical properties and installation methods. Concrete is typically cheaper to manufacture than clay and it can be made anywhere. Clay tiles must be made near a clay quarry, so additional freight cost can be an issue, adding to the cost of the roof. A well-constructed clay or concrete tile roof should last more than 50 years.

Tile roofing is an expensive type of roof installation as the materials are more expensive and require a strong frame to support the heavy load of the tiles, which may require additional structure work. However, a tile roofing system will protect your home for years to come, improve the resale value of your home and is very aesthetically pleasing.

Wood Shingles

The simplest form of wood shingle is a rectangle about 16 inches (41 cm) long. The sides and butt of a shingle are often irregular; the sides may taper and the butt may not be square with the sides. Shingles that have been processed so that the butt is square to the sides are called rebuttet and re-squared or rebuttet and re-jointed shingles, often abbreviated as R&R.

Shingles and shakes may be tapered, straight, split or sawed and any combination of these, except straight-tapered. Different species and quality of wood are used, as are different lengths and installation methods. Shakes and shingles may also be treated with wood preservatives before or after installation and fire retardants.



Shakes

A shake is a basic wooden shingle that is made from split logs. Shakes have traditionally been used for roofing and siding applications around the world. Higher-grade shakes are typically used for roofing purposes, while the lower grades are used for siding purposes. In either situation, properly installed shakes provide long lasting weather protection and a rustic aesthetic, though they require more maintenance than some other more modern weatherproofing systems.

The term “shake” is sometimes used as a colloquialism for all wood shingles, though shingles are sawed rather than split. In traditional usage, “shake” refers to the board to which the shingle is nailed, not the shingle. Split wooden shingles are referred to as shag shingles.

Modern Wood Shingles

Modern wooden shingles - both sawed and split - continue to be made, but they differ from the historic ones. Modern commercially available shakes are generally thicker than the historic hand-split counterpart and are usually left “undressed” with a rough, corrugated surface. The rough-surface shake is often considered to be more rustic and historic, but this is in fact a modern fashion.

Some modern shingles are produced in pre-cut decorative patterns, sometimes called fancy-cut shingles, and are available pre-primed for later painting. The sides of rectangular shingles may be re-squared and rebutedted, which means they have been reworked so the sides are parallel and the butt is square to the sides. These shingles are more uniform and go on more neatly.

Flat and Low Slope Roofs



A roof that is nearly flat or slightly pitched is called a flat roof or low slope roof—no roof should be dead flat because it must have at least a slight slope to drain.

Low-slope and steep-slope terms describe roof pitch, the slant of a roof. A low-slope roof is one that has a slope of less than 3-in-12. This means that for every horizontal foot, the roof level goes up less than 3 inches vertically.

A steep-slope roof (typically a shingle roof) depends upon gravity to cause water to flow in one general direction so it can “shed” the water over the breaks and fasteners in the shingles until it flows to the edge. A low-sloped or flat roof can't depend upon the water to flow in any particular direction so it must form a watertight, monolithic membrane that stays watertight all the way to the drains or edge.

Modern low-slope or flat roofs tend to use a continuous membrane covering which can better resist pools of standing water. These membranes are applied as continuous sheets, bonded together with

heat-welding or adhesives. Far more expensive low-slope or flat roof options (mostly for smaller traditional residential applications) include sealed metal roofs using copper or tin. These are soldered interlocking systems of metal panels.

Traditionally, low-slope or flat roofs would use a built-up (“tar and gravel”) roof, which used to be good enough. Today, this traditional type of roofing suffers from performance, cost and environmental concerns, requiring better value solutions.

Besides performance in wind, freeze-thaw cycles and UV radiation from the sun, a low-slope/flat roof must also withstand expansion and contraction and remain 100% watertight. This requires well-engineered attachment, seaming and weathering characteristics to meet these performance demands.

“Real integrity is doing the right thing, knowing that nobody’s going to know whether you did it or not.”

Oprah Winfrey



SECTION 4

SCAMS – BEWARE!

**TRUST ME,
I'M A ROOFER**



We're including this information to make you aware of the unscrupulous contractors out there and the scams they pull on innocent property owners like you.

Before you narrow down your list of contractors and begin planning the interview process, please take a moment to read these common misconceptions about remodeling contractors. This information will arm you with the knowledge you need to rule out some contractors before they even make it to the interview process.



Misconception: If the Better Business Bureau doesn't have any complaints against the contractor, he must be qualified.

This is a common and often costly misconception. In fact, just because a contractor doesn't have any complaints with the BBB, doesn't mean he is a reputable professional. You need to investigate the company further. Many contractors, though they have no BBB complaints, do not do a satisfactory job (much less, a superior job).

To ensure you're dealing with a reputable professional, use the BBB as a starting place, not the only place. Also keep in mind that the BBB is not a government agency and it does not keep a record on every contractor doing business. There are several very reputable contractors that the BBB has no record of at all. To truly gain perspective on a contractor's credibility, go beyond the BBB by researching consumer reporting clearing houses like "The Good Contractor" or "Angie's List."



”Misconception: Choosing the contractor who offers the lowest price saves you money.

Not necessarily! Everyone tends to look for the lowest price. On a low estimate, you must ask yourself what is being left out or what shortcut is being taken. The “special” price is probably only enough to cover the work he completes before he skips town with your money; or, it has been escalated so much that he doesn’t want you to get bids from other contractors who will blow his cover.

They might offer you a deal on labor and materials—or say they have leftover materials from another job—and can sell them to you at a cut-rate price. They’ll probably put a little pressure on you to let them do the job right then.

And they almost certainly will ask for at least part of their money up front to buy supplies. Beware of a price that sounds too low and make sure everything is specifically spelled out in the contract to avoid this rip-off.

One of the most common signs of trouble ahead is someone offering to do the work for much less money than others. Like anything else, you can’t get something for nothing. Be careful when choosing your contractor based upon the lowest price.

Remember... There are no “deals” when it comes to your home or place of business!



Misconception: If a person claims to have many years of experience, they must do quality work.

We can't tell you how many people receive bad workmanship from contractors who've claimed to be in business or the trade for 20 years. Take experience claims with a grain of salt. Just because a contractor claims to have 20 years of experience, does not mean you'll get what you want. He could have done a poor job for 20 years. Investigate further to ensure you're dealing with a qualified professional.

Now, let's look at some of the most common scams these shoddy contractors try to pull on unsuspecting property owners.



Scam: Take the money and run

These contractor swindles are quite prevalent and are attracted to insurance monies; yet it's so easy to stay out of their way. Merchants who have been in business more than a few years and want to stay in business seldom run these scams.

It usually starts with a cold call or a knock at the door by someone claiming to be a contractor who is doing work in the area and willing to work quickly and cheaply.

The scam occurs when he claims to need money to go out and pick up supplies but will be right back. He even says that he doesn't want complete payment until after the job is completed. This scam typically has two people working as a "team" to pressure and lead you to their intended result.

The problem? He never comes back with supplies. Occasionally, these guys even start some demolition work before they leave, but once the money is in hand, they're gone. Not only are you out the money—they've often left damaged property behind which may cost more to repair than the original job would have.



Scam: The contractor causes the damage

Another type of contractor fraud found in the Colorado roofing market actually pulls the property owner in on an insurance scam. The contractor usually approaches potential victims whose properties are in need of repair and suggests that he can help them get their property repaired at little to no cost. It sounds simple.

The contractor comes in and creates additional damage to the property and tells the building owner to file a claim with the insurance company, saying that wind, hail, broken pipes, or some other accident damaged the property.

The contractor and owner agree that in exchange for the contract, the contractor will perform all repairs and not charge the building owner the deductible.

Simple, right? The building owner gets a much-needed repair done at the expense of the insurance company who “would never miss the money anyway.” In essence, it is justified by the idea that there is no crime or victim. No foul, no harm? Hardly!

What isn't explained to the property owner is that by signing a fraudulent claim, they are in fact committing a crime—insurance fraud. Insurance companies are often hit this way and are taking this problem very seriously. They will prosecute. And guess who

they will prosecute? Not the contractor—he has given an estimate that doesn't indicate anything illegal and can easily place all the blame on the owner. The contractor certainly isn't going to admit that he has caused the damage or that he suggested filing a false insurance claim.

Filing a false claim with an insurance company is serious business and doing so can cause unbelievable trouble. Insurance companies are on the lookout for such scams and they are experts at finding them thanks to their Special Investigation Units (SIU). The name of the contractor alone could trigger an investigation.

**Informed Consumer
Top Secret #6**

Avoid Going To Court For A Simpler Dispute Resolution.

If a contractor has left the job without finishing it or something breaks a few days later, first give him the benefit of the doubt and try to arrange a time for him to correct his mistake.

If he continues to ignore you or refuses to finish or repair his work, take action.

In anticipation of these types of difficulties, always include an arbitration clause in your contract.

This is usually a much faster, easier, and less expensive way of resolving disputes rather than taking the service provider to court.



Scam: They'll tell you there's damage when there isn't.

One guy I know said a so-called roofer climbed up on his roof and came down with a photo of some severely damaged shingles and a hard sell for repair work. The problem was that the photo wasn't of my friend's roof. He's been up there enough times to know where everything is, so he recognized the fraud.

If you see roofers working on a lot of your neighbors' homes or businesses, they usually post a sign in the front yard displaying the name of the company they work for. If no other nearby roofs suffered damage during the storm, be suspicious when anyone says yours did.

Avoiding these scams is easy. If you need work done, call a legitimate contractor instead of trying to save a few dollars. Make sure you have an itemized list of work being done.

“We see our customers as invited guests to a party, and we are the hosts. It’s our job every day to make every important aspect of the customer experience a little bit better.”

Jeff Bezos, CEO Amazon.com



SECTION 5

HOW TO SELECT THE ROOFING CONTRACTOR THAT'S RIGHT FOR YOU

Okay, so now that you know what to look out for, you're ready to begin to find the right contractor to complete your home or business repair/replacement project. Do you know what you're going to ask prospective contractors?

Let us help. Below is a list of "must-ask" questions to ask before making your final decision. If the contractor you are meeting with seems uneasy, hesitant or evasive when answering any of these questions, show him the door!

Are You Licensed?

Right answer: YES!

Every individual jurisdiction in the State of Colorado requires a contractor's license in order for a contractor to perform work. The consumer should ask for a copy of the contractor's license. Or, at the very least, ask for their license number if the contractor doesn't have a wallet card with them (in this case, the consumer should make sure they know the business name and the contractor's name). The consumer should always follow up with their local building department to find out if the contractor's license is valid and current.

Do You Carry General Liability Insurance?

Right answer: YES!

Make sure your contractor carries general liability insurance. This type of insurance protects your property in case of damage caused by the contractor and/or his employees. The insurance company will pay for the cost of replacing and/or repairing any damage that occurs. Anyone can say they are insured, so ask the contractor to have their insurance company fax or email you a certificate of insurance.

Do You Carry Workers' Compensation Insurance?

Right answer: YES!

To ensure all parties are protected, Capital Roofing carries workers' compensation coverage for all their employees as well as ensures that all their crews provide certification of workers compensation compliance. You should look for this same level of protection in any prospective roofing company.

Will You Pull All The Required Building Permits?

Right answer: YES!

Make sure your contractor pulls all required permits and posts them at the jobsite. This is very important. When a contractor pulls the required building permits, you know things will be done to "code." Also, many property owners' insurance policies require pulling a permit on any major remodeling work to keep your home or business properly covered. The permit costs are fully covered by the insurance claim and are technically billed at completion. Provide a copy of the permit along with the final invoice for your insurance carrier to pay as an addition to the original claim.

Types of codes include manufacturer codes, international residential codes, city and municipality codes and those established by the NRCA (National Roofing Contractors Association). Codes and knowledge of how to meet and exceed codes and manufacturer recommendations is extremely important.

Do You Guarantee Your Work?

Right answer: YES! (Ask him to elaborate and describe his guarantees in detail.)

Your contractor should guarantee his work for at least two years from date of completion. Some contractors guarantee their work for three, or even five years. Any longer than this is not standard practice and usually involves a company that intends to be shortlived.

Informed Consumer Top Secret #7

All Warranties Should Be Valid For A Minimum Of 10 years.

If you ask a home improvement contractor if he provides a warranty on his work and he responds, "Yes, all of my jobs come with a customer satisfaction guarantee," don't be so eager to sign on the dotted line!

Could his "guarantee" be any more vague? Many homeowners hear the words "warranty" or "guarantee" and assume they mean what they want them to mean (i.e., that they cover the materials, any future repairs, their overall satisfaction with the job, etc.).

This just isn't the case. Be sure your contractor provides you with clear, concise warranty information, spelled out in writing!

Are you bonded by any manufacturers?

Right answer: YES!

Ask him to elaborate and describe how many and who they are. Whether you are considering elastomeric, built-up, modified, asphalt composition, concrete tile, slate, wood shingles, synthetic or metal roofing, ask to see the manufacturer's written endorsements of their company.

Roofing warranties from manufacturers are often more complicated than the warranty you get from your contractor. It's worth your time to review what's covered by the manufacturer warranty and what's not. Know the time limitations—the term of the warranty, whether it's prorated, and when the prorating period actually begins in the course of the warranty—misuse constraints and manufacturer recommendation for getting the longest life and best use from your roof.

The warranty will likely specify conditions under which product failure would not be considered the manufacturer's fault.

Are your installers company employees?

Right answer: Yes, and I have personally trained them.

When you ask a potential contractor about his crew the answer should be that he has carefully trained his crew. If they've only worked for the contractor for one, two or five years, don't settle – you want more experience than that.

How Many Projects Like Mine Have You Completed In The Last Year?

Right answer: A lot!

Most seasoned companies deliver more than one complete reroof per workday of the year, so look at 200 reroofs per year as highly qualified. Your contractor should have experience in the type of remodeling project you want done—not just “contracting experience.”

How Do You Handle “Dirty Work?”

Right answer: My workers are instructed to clean up at the end of each day. If they ever leave an area of your home or business undesirable, please call me immediately!

Make sure the contractor will make an honest effort to keep the dust contained, or notify you when the heavy dust-generating operations will take place. Make sure the contractor agrees to clean up with a magnetized sweeper and place all debris in a refuse container at the end of every day. You may want to include a cleanup clause in your contract that reads:

“At the end of each workday, the work site shall be cleaned as follows: Dirt, dust, scraps and debris shall be removed from the area to a practical extent, particularly with regard to the living spaces adjacent to the place of actual remodeling work. Tools shall be stored safely in an area to be approved by the owner. All materials shall be neatly stored out of harm’s way to the degree feasible.”

Okay, so you have your list of contractors and questions to ask them. As you start the interviewing process, keep these points in mind as you meet with each of them.

Be sure to ask more questions if there is any part of the interview that makes you uncomfortable. Trust your instincts. If you feel uneasy during the interview process, you're likely to feel very uneasy letting him into your home or business to do the work.

Does he possess good communication skills?

If you can communicate freely with each other, you can work out any details that come up. Take a moment to consider the following:

- Will he give you his cell phone number, or do you have to call his office?
- If so, is the phone answered live or by voice mail?
- When you leave a message, does he return your call?
- Does he really listen to you when you're discussing your project?
- Are there others to help you inside the company?
- Are they specialists in the type of product you are considering?

Does he have a fixed place of business that you can visit?

A reputable company will have an office location—preferably with a showroom of products—that you can visit at any time to learn more about the products they are offering. Avoid a contractor whose office is in the trunk of his car! This is a great way to spot a storm chaser. Many of them work out of their car or a hotel room.

Is he quoting you an estimated completion date or avoiding the topic?

Will your contractor give you a reasonable estimate for how long the project will take to complete? Remember, you want to hire a good

contractor, not get a new roommate! Nothing is more frustrating and irritating than a remodeling job that drags on indefinitely.

Did he offer to provide you with a written contract?

I cannot tell you how many contractors I have seen who look at rather complex jobs, pick a price out of thin air, scribble just the total amount on the back of their business card, and give the card to the property owner. If the contractor you're considering does this...show him the door! You want a detailed written proposal that includes exact materials, brand names, costs and the payment schedule.

Many will offer estimates through the Xactimate (insurance) Pricing Program and help you understand the "language" that is spoken by insurance companies.

Did he go over the smallest details with you?

Work out the little details before work begins. Talk about things like:

- Will you have a job supervisor or foreman?
- Is each detail of the roof system being bid?
- Where will the debris be piled and ultimately disposed of?
- What time will work begin in the morning and end in the evening?
- Will work take place on weekends?
- Will workmen refrain from smoking inside and around the house?
- What to expect with new materials being delivered?
- Will you need to set up a portable toilet?

Does his appearance put you at ease or make the hairs on the back of your neck stand up?

If your contractor has a neat appearance, this is a very good sign of things to come. This may sound silly, but it's not. He doesn't have to show up in a coat and tie, but neatness does count. Is he clean? Is his truck presentable, or falling apart? Is his truck permanently lettered? If his appearance is neat, chances are good he will keep your jobsite neat.

How does he handle change orders?

With any repair work, there is always the chance that you may want or need to change a material or contract item. Ask how these are handled. They should be written on a separate document, showing in detail what is being changed and how much it will cost. This should be done before the change is put in place and signed by both the contractor and property owner.

If you've taken the time to find a quality, trustworthy contractor who you feel completely comfortable with, then it's time to draw up a complete and clear contract that spells everything out to the letter.

Following is a checklist to follow when reviewing the contract.

For your own protection, make sure that the items on this list are included. You'll be glad you took the time to do it.

- The contractor's name, address, phone numbers, email address and the name of any salesperson who solicited or negotiated the contract.

**Informed Consumer
Top Secret #8**

Protect yourself by adding a change order to your contract instead of making the request verbally.

When signing change orders, make sure the following are included:

The date of the change order;

The job or remodeling you are referring to;

A detailed description of what's being added or deleted from the job, and the exact materials and services it requires;

The additional charges or reductions in the price of the contract;

The adjusted job completion date;

Your and your contractor's signatures.

- Obtain the approximate start dates when the work will begin and be substantially completed. Never assume that a remodeling project will take a certain length of time. Ask how long (weather permitting) it will take to complete and adjust timing to meet your needs.
- A description of the work to be done, a description of the materials and equipment to be used or installed, price for the work anything your contractor has verbally promised, pledged, guaranteed, warranted, asserted, denoted, agreed to or vowed.
- An understanding of the manufacturer's warranties or system warranty being purchased. Ask to see a brochure or blank warranty that you will receive at job completion.

- A copy of all detailed specifications, drawings, or blueprints (if applicable).
- A detailed list of all materials to be used including quantity, brand name and model number (if provided by contractor).
- Terms of payments showing the amount of each payment in dollars and cents.
- Property owner roof preparation checklist outlining what you expect from the contractor.
- A copy of manufacturer's certification of roof type selected.
- A copy of current commercial general liability insurance.
- A description of what constitutes substantial completion of work. Basically, substantial completion means that a job is finished (i.e., it's usable for the purposes for which it was intended), but still has a few fine points to be completed.

“Here is a simple but powerful rule: always give
people more than what they expect to get.”

Nelson Boswell



SECTION 6

RESOURCES AND WORKSHEETS

Worksheet: Questions to Ask Prospective Roofing Contractors

Are You Licensed?

In the state of Colorado, contractors are not licensed through the state, but instead licensed through each city or municipality that they work in as a “home improvement contractor” or “roofer.” Not being licensed can lead the way for anyone to buy a truck and roofing materials and bid jobs for which they are not qualified.

Do You Carry General Liability Insurance?

Make sure your contractor carries general liability insurance. This type of insurance protects your property in case of damage caused by the contractor and/or his employees.

Do You Use Day Laborers for Your Roofing Installations?

Workers Comp insurance is not a requirement in Colorado, but be aware that you are still vulnerable to unscrupulous contractors. Our climate can get very hot and if your roofer is not experienced, he can damage shingles during the installation process. You need to ask this question to determine the contractor's skill level, supervisors, drug testing, etc. If not, you could be putting your family in danger by putting them in contact with people you don't know.

Search for a contractor who carries the correct license, has strong liability insurance and a proven track record. Be certain that he is not hiring day laborers who are standing on the corner looking for work.

❑ Will You Provide A Written Lien Waiver?

Your contractor should provide a lien waiver as mandated by the mortgage company. A reputable company will provide a lien release when submitting their final invoice after the final inspection to verify that the work has been done completely and correctly.

❑ Are You A Member Of Any Industry- Specific Organizations?

It's always a good idea to consider hiring a contractor who is a member of organizations that are respected in their industry.

❑ Do You Guarantee Your Work?

Ask him to elaborate and describe his guarantees in detail.

❑ Who Will Be In Charge Of The Job?

Make sure the contractor or his foreman is on the job whenever work is being performed.

❑ Will You Provide Me With Written References?

You should look for a well-established contractor who can give you several client references from the last 6 months to one year.

❑ What Percentage Of Your Business Is Repeat Or Referral Business?

The higher the percentage, the higher your comfort level!

❑ How Many Projects Like Mine Have You Completed In The Last Year?

Your contractor should have experience in the type of roofing replacement project you want done—not just “contracting experience.”

❑ How Do You Handle “Dirty Work?”

Make sure the contractor agrees to sweep up and place all debris in a predetermined place or refuse container at the end of each day.

❑ Who will be signing off on the building permits?

Homeowners need to find out who is signing the permits. Every roofing project has to have a permit. Getting the permits are not your responsibility, so if your contractor suggests that you do, show him the door!

Your Contract Checklist:

- The contractor's name, address and the name of any salesperson that solicited or negotiated the contract.
- The approximate dates (not number of working days) when the work will begin and be substantially completed. Never assume that a roofing replacement project will take a certain length of time. Ask how long and get it in writing in your contract.
- A description of the work to be done, a description of the materials and equipment to be used or installed and the price for the work... Anything your contractor has verbally promised, pledged, guaranteed, warranted, asserted, denoted, agreed to or vowed.
- A copy of all detailed specifications, drawings or blueprints (if applicable).
- A detailed list of all materials to be used including quantity, brand name, and model number (if provided by contractor).
- A schedule of payments showing the amount of each payment in dollars and cents.
- A Notice to Owner regarding your state's lien laws and the rights and responsibilities of the owner of the property.
- Checklist for Homeowners and information about general liability insurance.
- A description of what constitutes substantial completion of work. Basically, substantial completion means that a job is finished (i.e., it's usable for the purposes for which it was intended), but still has a few fine points to be completed.
- Pre-work, ongoing and post-work site cleanup procedures.
- Late-completion penalties.

The Informed Consumer's Guide to Weathering The Storm

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GLOSSARY

Actual Cash Value (ACV): With insurance settlements, actual cash value is generally used to compensate policyholders for their losses. That is, what is the least costly amount (or current value) that can be used to settle your claim?

As an example: let's say your roof would cost \$10,000 to replace at today's labor and material costs. However, when asked, you inform the insurance company that your roof is 15 years old, and the adjuster notes that your current roof is a 25-year shingle. In essence, you have used 60% of the life of your roof ($15/25=60\%$); therefore the actual cash value (or the left over value) of your roof is currently \$4,000 ($\$10,000 \times 60\%$ of use, leaves \$4,000).

Adjuster: An adjuster can be an employee of an insurance company or an independent contractor hired specifically to work in a catastrophe area on behalf of an insurer. Their job is to document their findings and pass them on to a claims representative.

An adjuster may or may not have the authority to approve or deny claims in the field; this authority will vary from company to company and with individual adjusters, depending on experience and policy. An adjuster should be an impartial observer, basing his or her findings on evidence of an objective nature.

A property owner should make every effort to be available at the time of the adjuster's inspection of the property. You are encouraged to have your contractor or Project Manager at the inspection, as well; they know the processes and terminology very well and can assist you in mediating your claim.

Adjuster's Report: Also known as a Scope of Project, this document will be prepared for you by the Adjuster. The format will vary by company; however the basic information is the same. The report will contain an

itemized list, by quantity, of the components of your home or business to be replaced.

A report for your siding, for example, may contain the ACV, RCV and depreciation amounts for the tear-off of the damaged siding, the replacement siding itself, vapor barrier, haul away and disposal fees, taxes, and permit fees. This report may also contain a coverletter, with various breakdowns of the entire project, along with sketches and a summary. Your Project Manager will review the report with you to verify its completeness and to make sure that nothing has been overlooked.

Appraisal Process: Most property insurance policies contain wording that allows certain cost disputes to be resolved by a process called “appraisal.”

An insurance appraisal is different from a real estate appraisal. If the insured and this company fail to agree as to the actual cash value or the amount of loss, then on the written request of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within 20 days of the request.

Appraisal proceedings are informal unless the insured and this company mutually agree otherwise. For purposes of this section, “informal” means that no formal discovery shall be conducted, including depositions, interrogatories, requests for admission, or other forms of formal civil discovery, no formal rules of evidence shall be applied, and no court reporter shall be used for the proceedings.

Each appraiser shall be paid by the party who chose him or her and the expenses of the appraisal shall be paid by the parties equally.

Cosmetic Damage Waiver: Decades ago, farmers and ranchers with (usually) metal buildings and structures asked for ways to save money on their insurance premiums. An innovative insurance company came up with the idea of a cosmetic damage endorsement.

In simple terms, the policy would state that if the damage was “cosmetic,” it would not be covered. Farmers and ranchers were typically looking to

insure things like barns or other structures where cosmetic dings, dents and general surface scraping, caused by hail or other storm related debris, mattered very little.

By offering a slightly lower premium, insurance companies try to slip language into your property owners insurance policy that has the same language: "We will not cover damage that is deemed to be "cosmetic." Unfortunately, due to vague definitions and lawyer-driven fights over the phrase "cosmetic," insurers now use these clauses to completely deny coverage.

Deductible: Property insurance contracts typically include a deductible. A \$1,000 deductible is common in property owners' policies. The insurance company is saying, in your policy, that if you have a covered loss, you will pay the first \$1,000 (or whatever your actual deductible amount is), and they will pay the rest, up to the limit of your policy.

Beware of anyone offering to pay your deductible whether it's by giving you a coupon, offering "cash-back" or especially if they offer to write one contract for you at a lower amount, then submit a contract with a higher price to your insurance carrier to cover your deductible. This may constitute insurance fraud and that costs everyone more in the long run.

Depreciation: Using the example from above, the difference between the current RCV (\$10,000) and the ACV (\$4,000.00) is \$6,000.00. That difference in value is often referred to as the depreciation. Another way of looking at it: You purchase a new car today for \$20,000 and in five years you go back to the dealer to trade it in, and they offer you \$8,000. The \$12,000 difference is the depreciation in value due to age, use, mileage, etc.

The "normal" contents claim process is: The claimant (with help from an adjuster) prepares a detailed list of every single damaged or destroyed item, noting approximate age, value and replacement cost. The adjuster/insurer depreciates certain items to account for their age and wear and tear, and cuts a check for what's called "Actual Cash Value" ("ACV") of the entire inventory.

Once you replace items, your insurer generally owes you the balance between the ACV and what it actually cost you to replace or repair (subject always to your individual policy's wording and limits).

If you replace everything you lost and submit receipts to your insurer with a demand for the balance due, you'll be fully reimbursed and the excessive depreciation won't matter. But most people can't and don't replace everything they lost, so depreciation does matter.

The most important thing to understand about depreciation is that it is subjective and you can refuse to accept excessive depreciation. To recover the full benefits you're entitled to under your policy, negotiation is the name of the game.

Direct Physical Damage: In insurance, "direct loss" refers to damage immediately inflicted by a disaster, accident or other event, known in insurance language as "perils." If a tornado strikes your town and takes the roof off your building, your direct loss would include damage to the structure, as well as to equipment, furniture, inventory or other items inside.

Fire and smoke damage would count as a direct loss as would theft, or a car crashing through your front window.

Impact Resistant: According to Underwriters Laboratories Inc., "The classifications for impact resistance are expressed as Class 1, 2, 3 or 4, which relate to a roof covering's ability to withstand impacts from 1-1/4, 1-1/2, 1-3/4 and 2 in. diameter steel balls, respectively."

Some rigid roof types (such as tile and stone) may be classified as impact resistant under FM Global's FM-4473 test standards, which uses ice instead of steel balls.

Indemnity: This is the sum paid for a loss. With insurance policies, the idea is that you don't come out any better than you were before your loss, nor do you come out any worse.

That might be difficult when talking about your property's exterior. Using the 15-year old roof as an example, it would be impossible to replace your 15-year old damaged roof with a 15-year old undamaged roof. That is why most property owners' policies have replacement cost value clauses. Now would be a good time to review your policy, so that you know exactly what to expect from your insurer regarding your coverage.

Insurance Policies (Types): Insurance companies in Colorado may sell several types of policies. If a company offers you a policy with less coverage than you'd like, ask if other policies are available. You may also be able to buy additional coverage by adding endorsements to your policy.

The two types of policies sold in Colorado are "All-risk" policies (also known as a comprehensive coverage or open perils coverage). These policies offer you broad protection and cover all causes of loss unless the policy specifically excludes them. "Named perils" policies (also known as specified perils coverage) offer narrower protection than an all-risk policy and cover only the causes of loss specifically named in the policy.

Non-recoverable Depreciation: Non-recoverable depreciation is not recoverable at any point in the life of the claim. Items considered recoverable and non-recoverable are defined within the loss settlement provisions of the homeowner's policy. For example, if a home with a wood shake roof is damaged, no repairs will be able to return it to its original condition. This type of roof typically has a lifespan of 40 years. So if it's been on for 20 years, the insurance company will only pay for its remaining useful life.

RCV: Replacement Cost Value. The RCV is the cost (in today's dollars) to replace an item with a new item of like kind and quality, similar to the item that is being replaced. RCV is generally based on prevailing local rates for labor and materials. It is important to note that the RCV is the maximum amount that will be paid, once proof of completion has been provided to the insurer. Your contractor should use the same estimating software as most insurance companies, assuring you that in nearly every case, they can do all of your restoration work for no more than the total insurance estimate.

UL 2218: Prior to 1996 it was common knowledge that certain materials offered better wind and hail protection than did others, but no defining standard existed. So in 1996, in an effort to tackle the roof loss problem, several property insurance industry experts teamed with the Institute of Business and Home Safety (IBHS) and the Underwriter's Laboratory (UL) to develop the UL 2218 classification.

This set a national standard for roof impact resistance by rating materials from Class 1 through 4, based on their resistance to impact testing with steel balls simulating 90-mph hailstones of varying sizes. A Class 4 rating is the toughest.

FINAL THOUGHTS

So there you have it... All the information you need to go forth and hire the right contractor for your roof repair or replacement project. By this point you should feel empowered, prepared and—most importantly—confident and excited to take on your roof repair or replacement project.

Believe it or not, by reading this guide you have more information than 99% of the people who take on a roofing project! So as you proceed, use this guide to make sure your contractor measures up.

Remember... **Every contractor is in business to make money.** If you receive a bid that is 15% or more below another bid—it simply isn't the same job. It can't be because there isn't that much profit margin in a project. The cheaper contractor either is not using the same materials or will cut corners on installation in order to make a profit. There are many places to cut corners, and the unsuspecting homeowner is often unaware of them.

I hope that I have answered your questions concerning your roof project and armed you with the information you need to make a knowledgeable decision based on facts. I'm confident that if you follow the advice in this guide, your roofing project will be a success for you and your family.

By the way, I have much more information to offer you. Make sure to check your email for regular updates and additional tips and tricks you can use to ensure your success with this and any other home or business improvement project you take on.

And of course, feel free to reach out to me anytime. My contact information is:

Email: info@capitaldenver.com

Phone: 1-855-4-CAPITAL

When calling or emailing, please mention this book!

ABOUT THE AUTHOR



Over the years, Garrett Lister has worked for multiple roofing and contracting companies and decided to start his own company to deliver a better experience for the homeowner. Capital Roofing & Restoration was formed in early 2013 and has earned a stellar reputation and 100% client satisfaction.

Garrett received his Finance degree from Colorado State University and his MBA from Denver University.

As an Eagle Scout, he enjoys the outdoors, boating, fishing, hiking, biking, and skiing (especially after working one winter for Vail Resorts). He recently adopted a Miniature Australian Shepherd named Skippy, who is his company mascot and goes everywhere that Garrett goes.

ABOUT CAPITAL ROOFING & RESTORATION

Capital Roofing & Restoration was founded with the goal of simplifying the roof replacement and restoration/remodeling process for consumers, while adding quality workmanship, professionalism and superior customer service, all of which are lacking in this industry. We offer a wide range of services to ensure we meet our customers' needs!

Despite being a Denver-based small business, we service the Front Range to the Eastern plains all the way up to Cheyenne, WY. We truly appreciate your time and business - that is why we offer Capital Cash and rely on customer referrals to sustain our company.

We are fully bonded and insured to cover all of our commercial and residential construction projects. Colorado has over 327 code jurisdictions and we are licensed in every area in which we work. Following are the services we offer:

Roofing: We ensure that every exterior project meets and/or exceeds local building codes. In addition, we have established our own construction standards to deliver the best product possible to meet your expectations, one where the quality workmanship complements the superior materials we use.

This includes assigning a Quality Assurance supervisor who inspects the work along the way for each project. Also, because we use manufacturer certified installers you can rest easy knowing that you are getting the industry's highest quality installation.

Restoration / Remodeling: We offer a wide range of interior services to restore the beauty and character of your home. Our experienced trades offer the thoroughness and high quality necessary to do the job right the first time around.

We specialize in: gutters, siding, windows, insulation, masonry, basements, flooring, skylights, solar tubes, exterior painting, fencing, decks & patios as well as interior remodeling, from the addition of simple features to designing and building full custom kitchens.

We offer full design services, fabrication and installation, all in-house.

Our Team:

Rest assured knowing that our team has both the experience and education necessary to get the job done right, the first time. Collectively, we have over 25 years of project experience in the roofing industry and 30+ years of relevant field experience in residential construction.

We employ the same trade sub-contractors to ensure consistency while leveraging their invaluable expertise. We are passionate about supporting our local community, as we insist on employing good people and paying them appropriately for their services.

FREE Inspection & Estimate: An inspector will perform a 15-Point Roof Inspection of your roof and inspect your property for any additional storm related damage. If there is damage, the inspector will take pictures and review them with you. The inspector will help you make an educated decision about filing an insurance claim or not.

If you are buying or selling a home, you can trust Capital Roofing & Restoration with helping you make the right decision. We can help homebuyers by repairing or replacing the existing roof of the new home at a competitive price. Also, we have worked with homeowners to file a claim on the existing roof, increasing the value of their home and/or ensuring the timely sale without making a significant concession to the homebuyer. This is often a win/win for both parties.

In some cases, you (the homeowner) may want to make improvements to your home in which storm damage is not relevant and not relying on insurance proceeds to pay for the work. We will assess the desired work (exterior and/or interior) and provide you with an estimate/bid for completing the project.





PROTECT YOURSELF

Before You Let Any Roofing Company Into Your Home, Read This Book!

This short book will answer your questions, erase your fears and empower you to make the best decision for you and your family when repairing or replacing your roof. Go behind the scenes with industry insider Garrett Lister as he shares his unique experience in the roofing industry.

About Garrett Lister:

Over the years, Garrett Lister worked for multiple roofing and contracting companies before deciding to start his own company with a desire to deliver a better experience for the homeowner. Capital Roofing & Restoration has earned a stellar reputation and 100% client satisfaction.

Inside You'll Discover:

- The first thing you have to do when the storm hits.
- How to identify the common storm restoration scams.
- How to tell if a contractor is trying to get you to commit insurance fraud.
- The 9 questions you MUST ask any roofing contractor before hiring them.

"This book was really written to educate consumers. It walks them through the steps to determine if they really need a new roof, what type is best for their home and misconceptions and rip-offs that every homeowner should be aware of. Capital Roofing is a company built on integrity and it's a pleasure to work with them!"

Brian Domareck, Builders Sourcing & Homeowner

"The roof protects your most valuable assets...your home and family. Choosing a contractor can be a difficult decision, which most homeowners get wrong. The result is a poor job that needs to be redone and/or damage to your home...or worse. By writing this book, Garrett Lister educates you about all of the important questions you should ask any contractor and why it's important. By taking the time to read through this book, you will save yourself thousands of dollars and a lot of heartache."

Jeff Seib, Turnkey Construction

Home Improvement \$14.95

