

# THE ROOFING INDUSTRY SECRETS REVEALED

Everything you MUST know PRIOR to  
hiring a roofer



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## **Introduction: Why This May Be the Most Important Book You'll Read This Year**

First and foremost, I am a local roofer, and I take great pride in my industry. There are many excellent roofing companies out there! Unfortunately, there are also some really bad ones. My goal with this book is simple: to arm you with as much knowledge as possible about this incredibly important decision regarding the single most expensive aspect of your home.

It pains me to hear about fly-by-night roofers who take a down payment and disappear, never to be seen again. I can't stand driving by a newly roofed home that will need another new roof in just seven years because it wasn't properly ventilated. It makes my stomach turn when I see homes being outfitted with bottom-of-the-barrel, discount shingles. And my heart breaks when we receive phone calls to repair brand-new roofs that were completely botched.

Yes, I'm a roofer, and I would, of course, love to earn your business. But that is not the reason for this book. The reason for this book is to push my industry forward, to raise the bar, and to change the roofing industry for the better. At a minimum, I want you to be an informed consumer. If we earn your trust and a phone call down the road, that will be a bonus! So, let's start with one of the reasons you are likely here, or, if you live in Colorado, will need to know about... Hail!

### **Class 3? Class 4? What The Hail?**

Here's a giant secret that nobody wants you to know: There are many shingle manufacturers that want a product they can slap a hail-resistant badge on, but they do not want a product that can withstand a large hailstorm. The takeaway is that not all Class 4 shingles are created equal. A Class 4 shingle is simply a shingle that passes a test in which a 2" steel ball is dropped from 20 feet. A shingle passes if it does not split or tear. Not exactly real-world conditions. This is exactly why we independently test the products we use. If it's not Class 4 rated, do not even bother—it's likely not going to last through even a mild hailstorm.

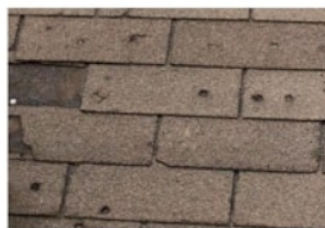
When it comes to impact-resistant shingle ratings, Class 4 is the highest rating currently available. What this means is that there are products that can far exceed a Class 4 rating, but there is no certification to give them beyond "Class 4."

### **Why Does Hail Damage Matter SO MUCH? My roof is not leaking!**

Hail Damage After Storm



Hail Damage Years Later



**Hail removes the granules that protect the asphalt mat from weather.** Once those are gone, the sun and the freeze-thaw cycles that take place in Colorado will eventually create a hole and then a leak. This process takes 2-3 years, and by the time your roof starts leaking, the time limit on the storm has expired with your insurance, leaving you to pay out of pocket for a new roof.

### **What about the Lifetime Warranty?**

The “Lifetime Material Warranty” on a shingle is a misleading label that almost all manufacturers use. In the fine print, “Lifetime” means they will warranty the product for a “right start” period of time (typically 10 to 15 years), after which they will dramatically depreciate the shingle for the remaining “lifetime.” Needless to say, a typical “Lifetime Warranty” will pay you around \$50 for your entire roof at year 50, and there is no warranty against hail damage... until now (read further).

Because of the confusion surrounding hail and real-world shingle ratings, we have taken the time to independently test and rate all of the major shingle brands (by shooting a hail cannon at them, and yes, it was a lot of fun). We’ve also been in business long enough and inspected enough roofs to see one house untouched by hail while another house (with a Class 4 roof) was decimated right next to it. And we take note!

### **Asphalt Shingle Recommendations**

#### **Owens Corning Duration Flex / Storm: 5-Star Rating**

Owens Corning offers an extremely tough, Class 4-rated, impact-resistant shingle that has lived up to our independent testing as well as real-life hail storms after we installed it. Owens Corning provides a 50-year non-prorated warranty and a 10-year manufacturer-backed labor warranty for Colorado Family Roofing. One reason we like Owens Corning is the accessories. The Ice and Water Shield is preferred by our roofers for its non-slip coating, and the synthetic underlayment ‘Pro Armor’ is also a great product.

#### **GAF Armorshield II: 5-Star Rating**

Not only does GAF produce an extremely hail-resistant, SBS-modified shingle (SBS is a polymer-modified asphalt that is more flexible and resistant to cracking), but they also offer a 50-year non-prorated warranty to go with it. GAF, along with Owens Corning, has a best-in-class warranty, and Colorado Family Roofing is also able to offer a 10-year, manufacturer-backed labor warranty with it.

#### **CertainTeed Climate-Flex: 5-Star Rating**

CertainTeed makes an excellent shingle that has stood up to real-world conditions. Also a Class 4 shingle, CertainTeed offers a 50-year non-prorated warranty and a 10-year manufacturer-backed workmanship warranty. It is generally rated among the best in class along with the shingles mentioned above.

#### **IKO Nordic: 4-Star Rating**

We like IKO shingles for their quality and impact resistance ratings. However, we don’t like IKO for its warranty, which, along with Malarkey (below), is one of the worst in class.

## **Malarkey Legacy: 2-Star Rating**

I'm not a fan of Malarkey for three reasons:

1. It is incredibly soft when hot. Even with the lightest foot traffic, these shingles tear apart when they get a little warm. This poses a huge challenge during installation and a warning to any homeowner afterward.
2. The Malarkey warranty is one of the worst in class. I don't like using manufacturers that won't stand behind their own product.
3. I've been on a Malarkey roof next door to an Owens Corning roof after a hailstorm. The Malarkey shingles were torn apart by hail, while the Owens Corning roof remained untouched.

## **TAMKO: 1-Star Rating**

TAMKO is known for being a cheap, builder-grade shingle, and its reputation precedes it—in a bad way. Historically, it has been one of the worst-reviewed shingles of all time, particularly in climates like Colorado. To be fair, TAMKO has issued a new Class 4 shingle that they claim is far superior to its predecessor. However, given TAMKO's troubled past, it will take several years of real-world experience before we trust what they are saying.

## **Premium Roofing Materials To Consider**

### **Euroshield**

Euroshield is a rubber shingle that gives the look of slate or tile. Most likely the toughest shingle in existence, Euroshield comes with a 30-year hail guarantee (any size hail). This is very likely the last roof you will ever need to purchase, even if you live in an extreme weather climate like Colorado. Euroshield does have a higher price point, but it is priced competitively given its advantages.

### **Stone Coated Steel**

There's not a lot of damage that can be done to steel coated with stone. Stone-coated steel will give your roof a premium look, and it will last a lifetime. Be prepared for a price increase, as this material is not cheap, and the labor is higher due to the complexity of installation.

### **Metal**

Metal roofing is very durable, but it's not bulletproof. Metal is still susceptible to high winds, and when metal sustains hail damage, it will take many years, but the dents left behind can eventually oxidize and rust out. I recommend 26-gauge metal as the minimum thickness when considering metal in Colorado. We like metal and install a lot of it, but it does have its drawbacks, including the noise it makes when rain hits (which may be a benefit if you enjoy that sound).

## The Corner-Cutting Pandemic

Every single roof in Colorado needs the following components regardless of what insurance is willing to pay or what your city code dictates. Please, do not let any roofer skip over any of these critical components:

1) **Class 4 impact-resistant shingle.** As stated above, if you live in Colorado, you need a Class 4 shingle. This is one of the largest hail-prone areas in the nation. Unless you love getting your roof redone every 3 years, please demand a Class 4 shingle.

2) **Hip and ridge shingles.** These are not regular shingles. They are much thicker and much tougher. They withstand wind and hail better, and they just look nicer. Some roofers like to cut corners by forgoing the hip and ridge shingle and just using the leftover waste to install the hip and ridge. This is a component of your roof that is the most vulnerable to inclement weather. Trust me, you don't want leftovers on this part of your roof.

3) **Ice and water shield.** This is a big one that insurance loves to skip and for whatever reason is not a code requirement in many cities along the Front Range. Ice and water goes on the valleys and eaves of your roof. It is much less permeable and will protect the most vulnerable sections of your roof from water damage when ice dams form. It's essential in our climate. Ice dams form all the time, ice and water shield will keep your roof's integrity intact.

4) **Synthetic underlayment.** Semi-permeable, breathes but doesn't let water in easily. This product is worlds superior to the old roofing felt that rots and falls apart after 5 years. More expensive yes, but the benefits are so vastly superior, it should not even be a consideration. Underlayment covers the decking anywhere you don't have ice and water shield.

5) **Starter shingles.** An adhesive shingle that goes on the eaves and rakes to secure the edge of the roof from wind. Most roofers will install this as it's required by the manufacturer, but there are fly-by-night roofers that will skip it, particularly the lowest bidders. It is absolutely essential.

6) **Drip edge / step flashing / pipe boots.** The small aspects that any good roofer will install. These items keep water away and out of your home. The low-ball bidder or chuck-in-a-truck roofer will skip right over these essentials. Pipe boots in particular should get extra attention. Pipe boots can cost a roofer between \$7 and \$50 each. Most roofers install the \$7 version. Colorado Family Roofing installs the \$50 version because this is the number one source of leaks on a roof and the \$7 pipe boots typically only last 5 to 7 years before they deteriorate. Our pipe boots are guaranteed for 50 years.

7) **Proper ventilation** (see below).

## **The most overlooked and critical component of a new roof: Ventilation**

This critical component gets its own special section because it is the most missed, most overlooked, most improperly installed component, yet it is absolutely mission critical to a quality roof that will last for 50 years. Even the good roofing companies that are legitimately trying to do a quality job mess up the ventilation on a far too high frequency. Why? Why if a proper ventilation system is so critical would 90% of the roofing companies pay no attention to it? Several reasons. City inspectors do not pay any attention to it. I don't understand why but I've seen time and time again, new roofs that are not properly ventilated that have passed inspection. Insurance companies don't like to pay for it. Typically, insurance will only pay for what is currently on your roof or in some cases, what is required by city code. Neither of these excuses matter, what does matter is what is required by ICC building code (the standard code for all construction in the United States).

Here's the big problem with improper ventilation: The shingle manufacturers offer 10, 15, 20, 25, and in some cases 50 year material warranties. These warranties have several specifications that must be met in order for them to pay to replace their product. These specifications vary but where they are consistent is on roof ventilation. If the roof is not installed with proper ventilation, the shingle warranty is inadvertently voided the day after your roofer pounds his last nail. ICC building codes call for 1/300 Net Free Air. This means for every 300 sq feet of enclosed attic space, 1 square foot of ventilation is required. Half of the ventilation needs to be exhaust, half of it needs to be intake. This means on your average 2000 sq ft home, you will need (typically) 10 static vents and anywhere from 8-20 soffit (intake) vents depending on the size of the vent. How many square feet is your home? How many vents are on your roof? I bet you never looked at it, but I also bet it is less than what you need. The problem is, like you, 90% of roofers don't look at it either. They assume it's vented properly and since it is going to cost them a lot more time and money which they are likely not going to recoup from insurance and or will make their bid much higher than their competitors, they just ignore it. This creates many issues:

First, the roof overheats. This causes the shingles to age quickly, become brittle, loose granules, curl, nail pop and all kinds of other nasty things you don't want to happen.

Second, as stated before, when this does happen to your roof, your shingle manufacturer will come out and tell you the warranty is voided and you will be out of pocket on replacing your roof.

Third, a hot attic equals a hot house. You are spending far more to cool your home in the summer than needed.

Fourth, in extreme cases, condensation will build up in your attic and your roof can literally rain from the inside.

## **What is a Workmanship Warranty and Why Do I Need One?**

If you've made it this far, you know that shingles are only one small component of a quality, leak-free, 50-year roof. You're also aware that many critical components often get missed... a lot. This is why it's so important to be an informed consumer. You need to know what's included in your roofing bid and what's not.

As stated above, manufacturer warranties vary, but let's say you get the best one: Owens Corning's 50-year non-prorated warranty. In year 7, your roof starts leaking. You call up Owens Corning, and they send an inspector to find out what went wrong with their shingle. The inspector reports that the shingle did its job; the leak is due to an installation error. This is where a workmanship warranty comes into play. You search through your emails, contact your roofer (if they're still in business), and tell them that 7 years ago, they installed a roof that is now leaking, and the manufacturer says it was due to faulty workmanship. They'll then tell you they're very sorry, but your workmanship warranty was only for 5 years, and you are now out of pocket for the expense.

On average, only 25% of businesses survive longer than 10 years. This is why it's so important to get a manufacturer-backed workmanship warranty with your roof. A manufacturer-backed workmanship warranty ensures that even if your roofer goes out of business, the shingle manufacturer (which has been around for 50+ years) will cover the cost to replace your roof if there's a workmanship issue.

### **The Ugly Side of Insurance**

Roofs are expensive. I'll be the first to admit it. There are several reasons: materials aren't cheap, workers' compensation and general liability costs are insanely high, quality labor is expensive (and for good reason), roofing is hard and dangerous work! That being said, it's obviously a tremendous help when insurance pays for damage from a recent hail or windstorm to replace your roof.

When insurance agrees to pay for the damage, there's a very delicate dance between the contractor, the insurance company, and the property owner. Insurance companies are for-profit businesses, not government entities as some may assume. They are Fortune 500, multi-billion-dollar corporations. And like any corporation, one of their main goals is to save on expenses. Your roof is a large expense for them, and they'll try to save money at every turn.

The typical insurance process with a typical roofer goes like this: The insurance company gives an initial estimate and tells you, "If your roofer needs any additional money, just tell them to contact us," as if it were just a phone call away. The roofer gets the estimate and sends the insurance company a supplement for all the items they didn't include. Items like drip edge, hip and ridge shingles. Sometimes it's obvious things like "this roof is 2500 square feet, but you only paid for 1500 square feet." More often, it's more complex. The supplement process is mind-bogglingly complex. Insurance companies purposely use overcomplicated, antiquated

systems to slow down the process and confuse both the contractor and the homeowner. The only hope a roofer has of getting line items approved is by either:

- A) Hiring a third-party supplementing company that submits and argues with insurance adjusters all day or
- B) Hiring an in-house supplementer whose sole job is to write supplements.

Both options are very expensive. This is just a glimpse into how the roofing system has become so bloated!

After the supplement is submitted, the roofer waits with bated breath to see which line items are approved or denied. After much back and forth, and sometimes weeks or months of delays, the average roofer will come back to you and explain that your insurance isn't paying for things like ice and water shields, drip edge, Class 4 shingles, or replacing rotted decking. Insurance companies will try to get away with as much as possible without triggering a lawsuit. With most roofing contractors, you'll either have to pay out of pocket for these additional expenses, or the items will be skipped entirely. This typically happens after you've signed an ironclad contract with the roofer.

This is exactly why at **Colorado Family Roofing**, we go to work immediately, scheduling and ordering materials. We build the roof our way, without waiting for insurance to approve our line items. We still send in our supplement, but for anything the insurance adjuster doesn't approve (which is usually a lot), we pay out of our own pocket to cover. Our clients never have to get involved in the fight—they just get a high-quality roof. We're proud of our process because it's changing the way the roofing industry works, and we're happy to say that we're already seeing other roofers copy our policy. The client deserves a high-quality roof, regardless of the disputes between the roofer and the insurance company, and there should never be a surprise bill at the end. This is the number one complaint consumers have against roofers, and we've decided to eliminate it entirely.

### **Insurance-Approved & Recommended Roofers**

Just like roofers, the kind and quality of insurance agents can vary greatly. There are MANY really great insurance agents! Unfortunately, there's also an ugly side to the relationship between roofers and some insurance agents. Some insurance agents accept kickbacks from roofers for recommendations. Some insurance companies will put a roofer on their "approved vendor" list if the roofer agrees to do the job for the initial estimate and scope (we're seeing this more and more in our industry). What this means is that the roofer is contractually obligated to do the roof at the pre-agreed price, forcing them to cut corners and use the lowest-quality materials to turn any profit. This becomes a volume game for these roofers, not a quality game. The loser in this scenario is you, the homeowner.

Despite what your agent or insurance company tells you, you have the legal right to choose any contractor you'd like to work on your home. It's important to vet two or three companies before making a decision.



## How Roofs are Priced and What Factors Affect Cost

Roofing is priced based on several variables, and understanding these factors can help you estimate the cost of your roof. Here's a breakdown:

1) **Size**: The size of your roof is the most significant variable in pricing. Roofers typically measure roofs in squares, which are 10'x10' areas. For example, a 2200 sq/ft roof is a 22 square roof. The size affects labor and material costs. Waste factor and the method of measurement (hand measurement vs. satellite measurement) can also influence the square count.

2) **Existing Components**: Factors like decking condition and the number of existing layers can impact pricing. Removing additional layers incurs extra labor costs. Poor decking condition may require replacement, which is labor and material intensive. Other components like vents and ventilation systems can also affect costs.

3) **Type of Shingle**: The type of shingle chosen for your roof can impact the cost. Certain brands or higher-quality shingles may come with a premium. Class 4 impact-resistant shingles, which are more hail resistant, may also have a higher cost but can offer long-term benefits. Designer shingles, which are more dimensional and heavier, can be significantly more expensive.

4) **Roof Pitch & Stories**: Steeper roofs are more labor-intensive to work on and may incur additional costs. The pitch of the roof determines the level of difficulty and safety measures required. Additionally, roofs with multiple stories may require specialized equipment and incur extra charges.

5) **Insurance or Retail**: Whether the roofing project is covered by insurance or paid for out-of-pocket can affect pricing. Dealing with insurance companies can be complex and may involve negotiation for fair compensation. Roofers may need to supplement insurance estimates to cover all necessary expenses. The process can lead to added costs due to the time and effort involved.

To get a ball-park estimate on your specific roof, please go to <https://www.coloradofamilyroofing.com/how-much-does-a-roof-cost-in-colorado>. At the bottom of the page is a tool we have built to enable you to get a rough estimate!

### The #1 Question You Need to Ask Your Insurance Agent Today!

What kind of policy do you have? RCV or ACV? Do you even know what these letters stand for? You absolutely should because those six letters will be the difference between a new roof with only paying your deductible or being out of pocket \$10,000 or more. First of all, don't feel bad for

not knowing what type of policy you have. 95% of homeowners have no idea. It is, however, the single most important aspect of your policy. Here's the breakdown:

RCV: Replacement Cost Value. An RCV policy pays for the actual cost that it is going to take to replace your damaged property.

ACV: Actual Cash Value. An ACV policy pays for the actual cash value of your damaged property.

Still confused? Fear not, here is a stellar example: Your roof is damaged. The insurance adjuster will come out and write up an estimate for a full roof replacement (awesome)! In his estimate, there will be two line items: RCV Value and ACV value. The RCV value is the actual price that it is going to cost to replace your roof. The ACV value, takes the RCV value and subtracts the age of the item and depreciates it.

Essentially, an Actual Cash Value (ACV) is the price that your roof is worth right now. Not what it will take to replace it. If your roof is 20 years old, they will take 20 years of value off a 25-year valued roof. SO... If your RCV line item to replace your roof is \$20,000 and your roof is 20 years old, your ACV payout will be around \$5,000. Then, they will take your deductible out. So let's say you have an amazing deductible of \$1,000, the check you will receive from your insurance company will be a whopping \$4,000 on a \$20,000 repair. Sounds like a rip-off? IT IS! Call your agent, ask them which policy you have, if it's an ACV policy, I would highly encourage you to switch to an RCV policy.

We have a video on our web-site that breaks down an insurance quote line by line so you can have a full understanding of exactly what all those lines and numbers mean. Go to [www.coloradofamilyroofing.com/understanding-insurance](http://www.coloradofamilyroofing.com/understanding-insurance).

### **In Conclusion**

My only goal with this book was to arm you with knowledge. After all, knowledge truly is power. There are bad roofers out there, yes it is true. I come across those stories all the time. But there are also many, many, honest contractors who truly have the client's interest at heart. I would be honored, if you are reading this and happen to live in my service area, to be one of the phone calls you make when you need a roofer, but if not, I hope that I have, at a minimum, helped you make an informed decision when it comes to one of the most important aspects of your home.

Sincerely,



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