



Who's on Your Roof?

Sponsored by the New Mexico Roofing Contractors Association

10 steps to ensure a successful roofing project

A roof is a very significant investment for a property owner and making sure you get what you pay for should be your top priority. The NMRCAs supports good roofing practices, quality installations, and ethical conduct of member contractors.

Due to the high volume of complaints received by local and state code officials along with the NMRCAs, regarding “roofers” not providing the owner what was paid for, conducting illegal work, and putting property owners at risk, the New Mexico Roofing Contractors Association is providing the following information for property owners.

1. Is your contractor licensed and insured? Call their insurance agent and verify

- You are investing in your property, take the time to research your contractor. Roof systems have become very technical, and making sure you have a qualified contractor is the most important factor.
- If they are not properly insured, you are liable for any event at your property, including their workers being injured. Can you afford to pay for medical care and lost wages for someone who is injured on your property?

2. Is the contractor pulling a permit? If you do not have the permit, you pay the fine

- If there is no permit, the City can red tag your site and require you to conduct another roof installation. Without a permit, you are liable for any defects code violations and/or safety issues.
- Lack of a permit is an indicator that the “roofer” is not ethical and may take advantage of you.
- Your insurance company will not cover work that was not permitted, so you carry the financial burden if something goes wrong. If the roof fails or leaks and damages the property, you will pay for the damage.

3. Is the contractor providing a scope of work and contract? Written contracts are a must

- If they have not identified the defects and the needed corrections, you may end being held “hostage” by an unscrupulous roofer who adds costs after they have started for items that were clearly known to the roofer
- Building Code and good roofing practice require that if the property has 2 roofs, that the roofs be torn off to the deck and that the deck be repaired if needed. Installing a new roof on top of bad roofing is like driving a new car with bald tires..... it can be done, but you won't get far

4. Do their vehicles have their company information on them?

- All contractors should provide their company information on their commercial vehicles and this is a good indication of how the contractor conducts business.
- Someone who will be in business in 5 years is a better choice than Chuck in a truck who is gone tomorrow.

5. Is the roofing contractor providing you a warranty? Ask the contractor to explain what it covers

- **Warranties are not a substitute for good roofing practice. Do not buy a roof because of the warranty.** Warranties may not provide the coverage that you thought the warranty was for. Take the time to ask what it really covers
- Understand the difference between the Labor warranty and the Material warranty

6. Did the contractor explain and document the problems and the solutions? If you can, go up on the roof with the contractor or ask that they share pictures

- Check the date stamp of the pictures. Unscrupulous contractors have been known to use photos from a different site as representative of your property
- Do you need repairs or does the roof need to be replaced? A good contractor will explain the issue and the options available

7. There is no miracle in a bucket! Be wary of roofers selling a coating as a roof

- Coatings are like sunscreen, applied in a timely manner and they can extend out the life of a roof. Put on too late, and they are useless. They will look pretty for a few months, and then peel off
- Coatings require a dry substrate. The contractor has to verify the existing roof assembly down to the roof deck is dry and that the roof performance can be extended out with a protective coating
- Coatings typically require significant preparation and overhauling of the existing roof. Coating a roof is easy, prepping takes time and skills
- Coating projects require a permit

8. Is the roofer pressuring you for the project? This is an indication that the roofer may be a “Chuck in a truck” who will disappear with your money or is not financially stable

- Very few roofs are in immediate danger of total failure and if your roof is that far gone, then you most likely will need a full tear off and deck inspection
- Be wary of down payments in full. Typically a contractor will request 30-50% of the contract to secure materials. More than 50% is unusual

9. Is the contractor self-performing or do they subcontract the work to a labor pool? Self performing contractors are best, or subcontracting to another licensed roofing contractor is generally OK.

- Make sure that the contractor provides this information at time of proposal
- Roofers who pull their labor off the streets typically do not have workman's comp insurance, proper skills or tools and you may be ripped off

10. Is the contractor authorized by the manufacturer to install their materials? Request a letter or email from the manufacturer's representative

- Most manufacturers provide training and technical support for their authorized contractors and this is a key indicator of contractor skills
- Manufacturers can provide support if there is an issue or unique condition that is encountered
- Quality oriented manufacturers only authorize financially stable and skilled roofing contractors to install their products

At the end of the day, it is critical that the property owner conduct due diligence.

Have you looked at more than the cost of the project? Has the contractor reviewed and explained their project? A quality project installed by a professional roofing contractor provides owners with peace of mind and the best return on their investment. A “cheap” roof may end up costing you 2 to 3 times more to have properly fixed.

Are they members of the NMRCA? Have they signed an agreement to conduct work to the standards of the industry and the NMRCA? Please feel free to check our website at www.nmrca.com for more information and to verify their status as a member of the NMRCA.

Please don't waste your money and put your property at risk to save a few bucks using “Chuck in a truck”