

**FREE Resources Inside!**

The Informed Consumer's Guide to a

# **SUCCESSFUL ROOFING PROJECT**



Arm yourself with the only roofing resource  
that provides everything you **MUST** know to  
protect your home and bank account!

**ARRY HOUSH**



*"I can't say enough positive about Arry's Roofing Services, Inc. After moving to St. Petersburg from Orlando, it was a shock to see how many unprofessional contractors there were in this area. From missing appointments, to lie after lie, procrastination, and "we can't do that," it was a wonderful relief to have stumbled upon Arry's Roofing.*

*From the sales representative to the job site supervisor, the time that all members of the company dedicated to our new roof was unbelievable. Not only am I in shock of the excellent customer service I received, but I would highly recommend this roofing company to any individual looking for a new roof.*

*Thank you Arry's for being a top-notch company, dedication, quality, and compassion for a working man's time. Hats off to all of you."*

**~Henry G.**

*"It was a pleasure dealing with Arry's Roofing. They were very professional and did exactly what they said they would do in all of our dealings. I was very pleased and would recommend them without any hesitation. GREAT JOB."*

**~Joe M.**

*"They did a great job of explaining in detail exactly what the process would entail and the Arry's crew delivered. Most impressive was the cleanup that took place every day before they left the job. Would highly and without reservation recommend Arry's."*

**~Len A.**

*"We were pleasantly surprised with their demeanor, professionalism, price and most importantly the quality of workmanship. Yes, Arry's estimate seemed slightly higher and yes we were skeptical, but at the end of the day we received our money's worth and we couldn't be happier. We highly recommend Arry's Roofing without reservation to our children and other members of our family."*

**~Orin F.**

*“Arry’s Roofing gave us exceptional service. The roofing crew was prompt. The workmanship exceeded my expectations. All work was completed on schedule. I would consider using Arry’s in the future as well as referring others to the company.”*

**~Dorian M.**

*“Although, not the cheapest quote, I chose Arry’s because the sales person did the best job of explaining the various options available and why I would want them. He also explained why he felt Arry’s provides superior service and it made sense. The crew was prompt, polite and hard working. If the shingles had been on time they would have been done in two days. They also did a great job of cleaning up each day and making sure my dog didn’t get out. Professional is a good one-word summary of the company.”*

**~Tim D.**

*“From the estimate, scheduling, installation and follow up, I was impressed by the professionalism, promptness and workmanship that Arry’s office, staff and employees exhibit. Kudos to the whole organization.”*

**~Michael K.**

*“The Arry’s Team did an excellent job on the replacement of my roof. The replacement was done in a proficient and expedient manner. The whole job was accomplished in two days and the site was left in excellent condition cleaned of all materials. I cannot praise Arry’s staff and workers enough. Again thank you for an excellent job. I would and did recommend this company to many others.”*

**~Richard M.**

*“You should be proud of your company, your employees and your excellent customer service!”*

**~Marvin M.**

*"The crew worked professionally and diligently. They also did a great job cleaning up. The roof looks great and we love the natural color variations. We have had two days of rain since and it also seems to be working great. We love our new roof!"*

**~Annalea and Sean G.**

*"We love Arry's Roofing because of the great job they did on our steep roof; so when our flat roof needed replacing we knew who to call!!!! Once again a great job was done. I tell everyone to call Arry!"*

**~Cheryl S.**

*"Arry's did a great job installing our new roof. They did everything as it was stated in their contract. We had a minor problem with the gutter system, however Arry's took care of the problem. We are very satisfied with the job. We will recommend Arry's to our friends."*

**~Paul W.**

*"Just had a new roof installed on a rental property in Holiday. House had an area that was flat. Other contractors could not make me feel comfortable on how to handle this problem. Chuck came out and showed me how the TPO flat roof system would protect this area. We received excellent service and I am well satisfied with the roof."*

**~Gary C.**

*"At this point I would highly recommend Arry's Roofing. Professional sales and installation. Did what they said they would do and in a time frame quoted. Not the least expensive but in my book the best deal in town. I also have applied for a Roofs for Troops rebate from GAF. What a deal!"*

**~Stephen G.**

If you'd like to read more customer reviews,  
please visit us at [www.ArrysRoofing.com/reviews](http://www.ArrysRoofing.com/reviews).

**The Informed Consumer's Guide to a**

# **SUCCESSFUL ROOFING PROJECT**

**ARRY HOUSH**

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## **ACKNOWLEDGEMENTS AND GRATITUDE**

I would like to thank my wife Becky for her unwavering love and support through the years.

Thanks and gratitude also to my sons Stephen and Matthew. I am excited to watch as the second generation of Arry's Roofing continues to build on the premise that the business was founded on—total dedication to providing the finest roofing services and materials to every customer we have the privilege of serving.

And equally important, thanks to each and every member of our amazing team! We try to make our employees feel as if they are part owners of the business and members of our family and they treat us in kind by making us proud every day.

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“Happy is the man who finds a true friend, and far happier is he who finds that true friend in his wife.”

**Franz Schubert, Austrian Composer**



## DEDICATION

I dedicate this book to Becky...my loving wife, business partner and best friend.

She has been my rock...and my protection from the storm.

Without her love and support throughout the years, I wouldn't be where I am today.





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## FOREWORD



I understand that peace of mind comes from knowing that your home is well cared for and in good repair and that it 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 Arry Housh, I am president of Arry's Roofing, a locally owned and operated roofing company. And over the years, I've had the honor of working with tens of thousands of homeowners.

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

Surprised?

## **The Informed Consumer's Guide to a Successful Roofing Project**

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 38 years of experience and background.

If you follow the guidelines in this book, 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 (727) 938-9565 or visit our website at: [www.ArrysRoofing.com](http://www.ArrysRoofing.com).

Best Regards,  
**Arry**

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“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.”

**Arry Housh**





## HOW TO USE THIS BOOK

**W**e 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 hassles when choosing a roofing contractor and help you to choose a qualified contractor that you can trust.

Here's what's inside:

- ▲ To Repair or to Replace: That is the question!
- ▲ It's time to replace your roof...now what?
- ▲ Understanding the necessary components of a roofing project.
- ▲ What type of roof is the best choice for your home?
- ▲ The 6 Biggest Misconceptions About Roofing Projects
- ▲ The 6 Common Mistakes Uninformed Consumers make!
- ▲ The 2 Biggest Rip-Offs You Need to be Aware Of
- ▲ Recommendations for a Stress-Free Roofing Project

**This book is divided into four sections:**

**SECTION 1:**

Repair or Replace: Is it Really Time for a New Roof?

**SECTION 2:**

So You've Decided You Need a New Roof: What type of roof is best for your home?

**SECTION 3:**

Misconceptions, Mistakes and Rip-Offs

**SECTION 4:**

How to Select the Roofing Contractor That's Right For You

**SECTION 5:**

Resources and Checklists

Finally, if you want to learn even more, you can join us online, from the comfort of your home for an informational webinar (online seminars) where I go more in-depth about how to make your roofing project a success.

To find a day and time convenient for you please go to:  
<http://eWebinars.com/809/yd7s6bxz/webinar-register.php>



## MY JOURNEY

**T**oday most people know me as the owner of one of the largest roofing companies in Florida and they usually don't realize that I didn't always run a company with more than 50 employees and perform hundreds of roofing projects per year. I am very fortunate that I don't have to get on very many roofs any more... but it wasn't always that way.

I was born in October of 1957 in Monterey, California and up to the age of 12 my family and I traveled back and forth between the United States and Europe, as my father was serving in the armed forces. When he retired in 1968 we settled in France in a city named St. Nazaire, which is located on the west coast of Brittany where my parents first met after World War II in the early 50's.

My two sisters, my brother and I had to adjust to our new French way of life. We were placed in French schools as young teenagers and stayed until we graduated high school. Shortly thereafter my parents divorced and my father returned to his home state of Arkansas. We stayed in France for a few more years until my mother remarried and moved to Palm Harbor, Florida in the fall of 1977.

My sisters were married and stayed in France. My brother followed my father to Arkansas and I arrived in Florida at the age of 19, ready to start a new chapter of my life.

## The Informed Consumer's Guide to a Successful Roofing Project

For years I wanted to go out on my own, be my own boss and run my own successful company. So in 1990 together with my wife Becky we started our business—Arry's Roofing. Our goal was to serve the roofing needs of the community with honesty, integrity and quality service.

In the beginning it was just Becky and me. We worked hard to get the first job for our new company and made sure to take great care of each and every one of our customers so they would tell their friends, neighbors and family members about us.

Slowly and steadily our business grew. Lucky for us, our sons Stephen and Matthew were interested in joining us in the business. So when they graduated from college they joined our team.

Starting your own business can be a scary undertaking. Some days you wonder if it is worth the risk, the long hours, the sleepless nights.



*Arry, Becky, Matthew and Stephen Housh*

Fortunately, I've always been a dreamer, I've always been optimistic and I always had the right partner by my side. When it got tough, I focused on my family and my faith. Becky and I never forgot that if we worked hard to treat our customers right, treat our team right and never lose sight of what was most important, we would always be successful.

As I look around today, I feel so blessed and grateful for the opportunity to run the business I dreamed of all those many years ago. Every day I get to go to work with the people I love most in the world. I get to serve the families in our community—many of whom we've known for many years. And, we get to give back to the community that has embraced us for so long.

Becky and I are now grandparents and we're excited to see what the next generation of Houshs brings to our lives. One thing is for certain, they have roofing in their blood and who knows, maybe one day they'll carry on where we leave off.

**Arry Housh**

---

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

**Lewis Carol**







## **SECTION 1**

# **THE MILLION DOLLAR QUESTION: REPAIR OR REPLACE?**

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

**Plato**



**W**hen your roof is damaged or fatigued 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's 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

**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.

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've 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 costing 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.

- ▲ **Wind-Blown Rain Leak:** This is not actually a problem caused by a faulty roof or a bad installation. Here in Florida we can have strong winds and rain, and the rain can literally be blowing sideways. This happens most often in the summer.

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 tarpaper.

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.

▲ **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, especially under our strong Florida sun.

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.

▲ **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.

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.

### 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!

## Exterior Signs That You Need A New Roof

- ▲ Ceiling spots caused by leaks in the 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

- ▲ 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 to 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.

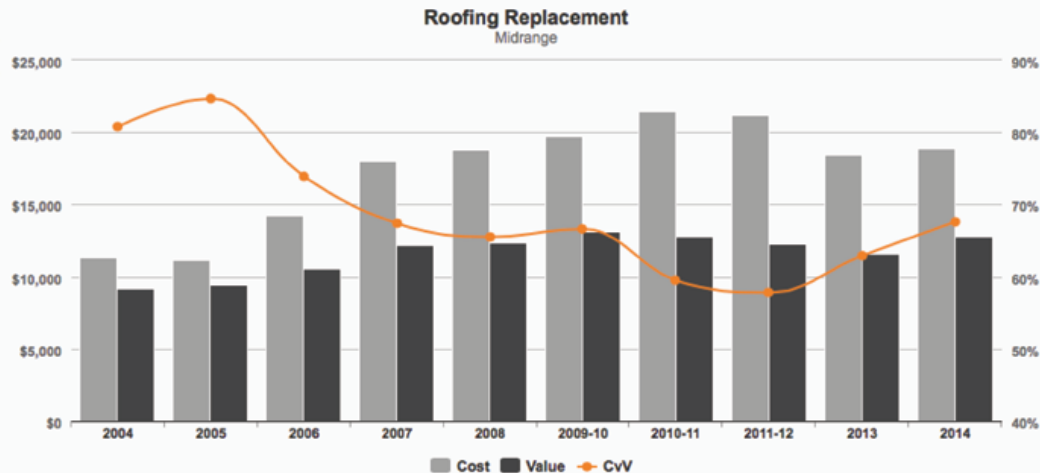
Following are some cost vs. value estimates for 2014 roofing replacements as reported by *Remodeling Magazine* for both midrange and up-scale projects. You can find these reports at:

[www.remodeling.hw.net/cost-vs-value/2014](http://www.remodeling.hw.net/cost-vs-value/2014).

## The Informed Consumer's Guide to a Successful Roofing Project

### PROJECTS

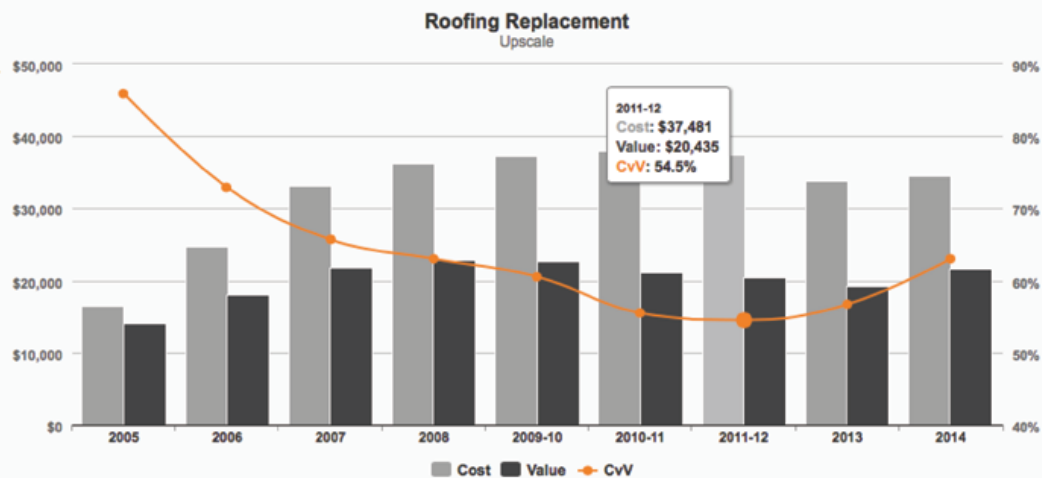
#### Roofing Replacement



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.



## **SECTION 2**

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

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

**Benjamin Franklin**

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 #3**

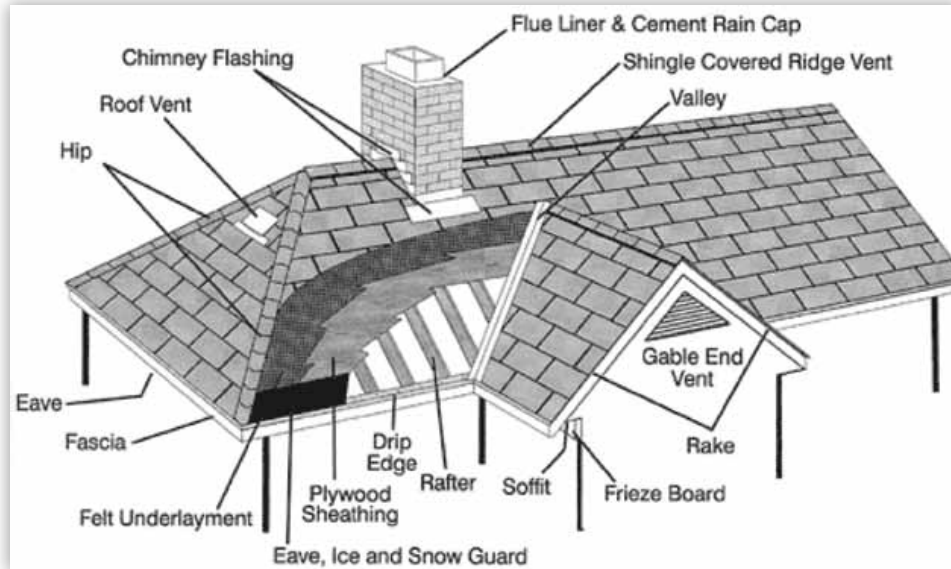
**Do you know the WORST thing you can say to a contractor when discussing the price of your project?**

*"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.

## 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.

## So You've Decided You Need a New Roof: What Type of Roof Is Best For You?

- ▲ **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.

## 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.

## 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.



For more information about asphalt shingles and a step-by-step guide, visit <http://decider.arrysroofing.com/roofing-advisor/?decider=141>.

## 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 Roofs are Durable and Strong.** During hurricane season here in Florida, you really want to have a roof covering on your home that is able to withstand some very strong winds. 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 hail, which can dent the metal.
- ▲ **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.** This is a big factor here in Florida, where the sun is relentless much of the year. 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.

### **So You've Decided You Need a New Roof: What Type of Roof Is Best For You?**

The roof will also have its own built-in venting system. 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.

**For more information about metal roofing and a step-by-step guide, visit <http://decider.arrysroofing.com/roofing-advisor/?decider=151>.**

## 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

## **So You've Decided You Need a New Roof: What Type of Roof Is Best For You?**

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's 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 Tampa-St. Pete area home for years to come, improve the resale value of your home, and is very aesthetically pleasing.

**For more information about tile roofing and a step-by-step guide, visit <http://decider.arrysroofing.com/roofing-advisor/?decider=154>.**



## 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.

## **So You've Decided You Need a New Roof: What Type of Roof Is Best For You?**

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.

**For more information about flat and slope roofs and a step-by-step guide, visit <http://decider.arrysroofing.com/roofing-advisor/?decider=152>.**







## **SECTION 3**

# **MISCONCEPTIONS, MISTAKES AND RIP-OFFS**

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

**Oprah Winfrey**



## The 6 Biggest Misconceptions About Roofing Repairs and Replacements!



**Misconception #1:** Believing That It's Okay To Wait As Long As Possible Until You Have Roof Damage Repaired Or Believing That You Can—or Should—Wait Until You Get Your Roof Completely Replaced.

Neither of these is true. Even minor damage should be repaired immediately. Not only does roof damage and wear get worse over time, but the more damage and wear your roof has, the faster the damage escalates.

Also, a damaged or worn roof is more likely to leak, and leaks can result in very expensive interior home damage in addition to just roof damage. Your ceiling and insulation, walls and flooring

### Informed Consumer Top Secret #4

#### **All Warranties Should Be Valid For A Minimum Of One Year.**

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!

(whether carpet or hardwood) may end up needing repair or replacement due to a leak.

Once carpeting has water damage, ugly stains and an awful smell may be permanent. With hardwood flooring, once it's warped, replacement is very costly.

And finally, if you are thinking of selling your home some time in the near future, you might as well get roof damage or roof wear dealt with properly before you end up with an even more expensive repair because these will only reduce the sale price of your home.



**Misconception #2: The Only Reason To Call A Roofer Is Because Of Emergency Leaks or To Get Your Roof Replaced.**

This is not true. A large percentage of the work many roofers perform is minor repair work and/or regular preventative maintenance in order to PREVENT emergency calls because of leaks and PREVENT much more costly and extensive damage.

One aspect most often overlooked with roof ownership is the importance of continual maintenance. Most owners are not aware that properly maintaining the roof can actually extend the life of the roof and minimize the entire life cycle cost.

Roofs are similar to cars. Cars, like roofs, require proper maintenance—change the oil regularly, rotate the tires, check and maintain all the major fluids, get milestone tune-ups. The same holds true for your roofing system. A proactive approach to roof maintenance will allow you to anticipate future roofing needs and plan your budget accordingly.

A roofing maintenance program will:

- ▲ Extend the life of roofing system;
- ▲ Reduce service calls;
- ▲ Maintain manufacturer's warranty by meeting terms and conditions;
- ▲ Prevent loss of insulating value due to wet insulation.

If during an inspection your roofing contractor discovers serious problems, such as wind or structural damage, they should provide a description of the problem and an estimate for repairs. If they believe the problems should be covered under a manufacturer's warranty, they should provide the information you need to notify the manufacturer according to the procedures set forth in the warranty.

You should contact a roofing contractor when:

- ▲ You have any questions or concerns about your roof;
- ▲ You are experiencing a leak;
- ▲ There are any defects or proposed changes to the roofing system, such as adding a solar energy system;
- ▲ You plan to sell or are a new purchaser.



**Misconception #3:** Thinking You CAN'T Do A Preliminary Assessment Yourself To Determine If You Need A Complete Roof Replacement or If You Can Get The Results You Need With Only A Repair.

As unfortunate as it is, it is possible for a contractor who looks at your roof and gives you an estimate to be inclined to tell you that you need a completely new roof when only a repair is required.

To protect yourself from paying for an entire roof job when only a minor repair may be required, it would be wise to do a preliminary roof check yourself, if possible, before you call a roofing contractor. Inside your house, the most common and readily apparent signs of a damaged roof are peeling or discolored wallpaper or wallboard as well as cracked paint.

If you have any interior damage, the most common area for leaks on your roof are the “flashings” around your chimney, roof vents, skylights, plumbing pipes, valleys and dormer sides. Look for any loose material in these areas. Also look for signs of long-term wear on your roof. If there is a hole or crack of some sort in these areas, don't be too quick to make the assumption that you need an entirely new roof, particularly if there are large trees in the area.

If something like a tree branch could have made this hole or crack, it's quite likely the rest of the roof may still have some life in it. Check the hole or crack to see if material looks worn and weathered—if so, it's probably long-term damage to the roof. If not, a recent accident may have caused this hole or crack, the rest of your roof may be okay, and you may be able to fix your problem with a simple repair. With or without signs of interior damage, you should check to see if any shingles are missing and whether your shingles are still flexible when bent.

If your shingles are flexible, this is a sign that your shingles still have a lot of life in them. On the other hand, if you notice that any of your shingles are curling on their own, buckling or blistering this means you may need a new roof. Also, inspect your eaves troughs for an excessive amount of shingle granules, as this would be a sign of long-term roof wear and a reduced level of protection against ultraviolet rays.

**Informed Consumer  
Top Secret #5**

**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.



**Misconception #4: All Roofing Material Is The Same.**

This is certainly not true. A common concern is the “seconds” or specials” that most roofing manufacturers offer to roofing contractors.

Plain and simple, these are sub-standard roofing materials. As such, they are offered to unsuspecting homeowners at reduced prices. While this may seem like a bargain on the surface, the extra risk of premature wear or need for repairs, and especially the increased risk of expensive water damage, is certainly not worth any minor cost savings upfront.

Secondly, there are many other products involved in replacing or repairing a roof that most homeowners have no idea about. Two of these items would be the caulking and nails used on your roof. While a roofer can save himself a tidy little sum of money by cutting corners and only using basic quality materials on your roof, this can

amount to quite a large amount of extra income when he uses them on all of the roofs he works on throughout the year.

Some companies simply can't work that way though. That's why they don't cut corners on any job. Each and every customer gets the best quality roofing materials available. Quite frankly, this doesn't add much at all to the overall price, but the peace of mind for both the customer and the company is... priceless!



**Misconception #5:** The Roofing Contractor That Provides The Lowest Price On Roof Repairs and Replacements Is Always The One You Should Choose.

This may or may not be true. Very often the roofing contractor that provides the absolute “cheapest” estimate does NOT do things other professionals would never consider leaving incomplete or undone, just to be able to provide a cheap quote.

A poor quality roof repair or replacement that comes with a cheap quote can take many forms. Often you can't tell the difference in quality with the naked eye right after the job is finished.

But make no mistake, you do get what you pay for and one day it will become very clear as to WHY you paid less. Your roof protects your home from the weather and when you have a cheap roof job done you are exposing yourself to the completely unnecessary risk of very expensive damage.

Good companies are far from expensive. Overall, their pricing is “right on” and competitive with most other roofing contractors, even though very few provide the same overall quality and attention to detail, timeliness and solid guarantees.





### **Misconception #6: All Roofing Contractors Are The Same.**

This certainly is NOT true. So, there are a number of mistakes you should avoid when choosing a roofing contractor to work on your home; following are some of the most important ones!

#### **Informed Consumer Top Secret #6**

**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.



### **Mistake #1: To Avoid Asking The Roofing Contractor About His Experience And Credentials.**

Most roofing contractors are quite good. However, many may not pay enough attention to overall quality and the fine details. Ask the companies you talk to how long they have been in business. Ask them how many similar jobs they have completed and how much repeat or referral business they get.

Essentially, you want to make sure the person actually doing the work on your roof is properly trained. Even when using the highest quality roofing materials available, if not used properly, the prob-

blems from an improper repair or entire roof replacement could range from annoying problems to serious and very costly problems.

The best roofing companies are often owner-operated so either the owner himself (with 10 to 20 years experience) performs your roof repair or replacement, or the owner has personally taken the time to properly train his installers with whom he entrusts his customer's satisfaction. There are some roofing installers who are exceptional and take real pride in their work. But I've also seen first hand that there are others who are not nearly as passionate about the work they do.

You will not find part-timers or high school students working on a job done by a good roofing company. Most of their installers have been with them for years. All of their employees go through rigorous hiring and training procedures before they are even allowed in the field. They pay their installers top dollar and demand top quality.

They believe they get what they pay for. They may have a strict written code of conduct that each installer must follow to ensure each job is conducted in the most professional manner possible. Their installers may even get bonuses on each job, for quality and a satisfied customer.



**Mistake #2 To Avoid:** Not Making Sure Your Roofing Contractor Has The Personality Type You Are Looking For, Such As Keeping His Word And Doing What He Says He Will Do.

Hiring a roofing contractor who does what he is supposed to do, and does what

he says he will do, can save you an enormous amount of time, money, and problems. Look for a roofer who is serious about fulfilling the following two promises:

**One—Water leaks can cause a lot of expensive damage, so homeowners are understandably very stressed when they have a leak.** They can become even more stressed when they can't see a roofer as fast as they would like. At the same time though, if you have water leaks because of a storm, chances are that hundreds or thousands of other homeowners have this problem at the same time.

Unfortunately, some customers with water leaks have to call a dozen or so roofers for help. That's because only a few companies actually do what they said they would do such as returning calls quickly, visiting the home to assess the damage and actually providing a solution.

Most roofers keep similar hours. The big difference with good companies though, is that they make a serious promise that they keep. And that promise is that they return ALL phone calls as quickly as humanly possible. If their phone lines happen to be busy because they're swamped with calls, they WILL return your call as soon as they're off the phone.

And, if you call after hours because of a water leak emergency, then they promise to return your call as soon as possible first thing in the morning and provide you with a solution.

**Two—Many roofers are a little too greedy.** After starting work on your job, and perhaps collecting a nice deposit, some will go start another homeowner's job before your job is completed.

They do this because they are trying to grab as much business as possible without caring enough to satisfy the customer they started first. The name for this is “jumping jobs.” You can tell a lot about someone from talking to or meeting with them, so if you have any reservations about the people at the roofing company doing what they say they will do, simply look for someone else.

Only hire a roofer you feel at ease with and are comfortable about. Even if a company is highly recommended, follow your instincts and only hire a roofer you can easily communicate with and feel you could work with closely. See Section 4 How to Select the Roofing Contractor That's Right For You.



### **Mistake #3 To Avoid:** Not Following The Guidelines Of A PROPER Contract To Avoid Big, Big Problems.

Quite simply, if you want something done by the company you are considering, spell it out in a clear and detailed manner, in writing, on your contract. A simple, general, non-specific contract leaves you open and vulnerable to not only not getting what you want, but it could also cost you a small fortune.

Two of the most commonly asked questions are “how soon can you start?” and “how long will the job take?” These are important issues, so you need to handle them properly before you sign a contract to ensure you get what you want and what you are promised. Good companies have done their absolute best to do exactly what they said they would do for each and every one of their customers.

In addition to doing whatever it takes to start a roofing job when they say they will (which is mostly within 1 to 3 weeks), and staying

until the job is finished (and on time), your contract with a good company specifies that materials for roof replacements are guaranteed for 25 years and workmanship is guaranteed for 10 years.

And, if you're not pleased, they'll come back and make everything right...for free. All of this should be included in the contract that they professionally prepare. See Contract Checklist in Section 5.



**Mistake #4 To Avoid:** Not Dealing With A Roofer Who Reduces YOUR Hassles and Expenses By Providing Many EXTRAS For FREE.

Some roofers are content with the quality and amount of business they do. Other roofers are continually looking for new ways to deliver more value to his customers in the hopes of getting more referrals and new customers.

For example: If your roof is leaking and they simply can't provide an immediate permanent solution because they have dozens of requests due to a large storm, at the very least they will provide you with a FREE temporary repair the very next day so you will be safe and dry until they can return and provide a permanent repair.



**Mistake #5 To Avoid:** Not Searching For A Roofer That Goes "Above and Beyond" What Is Expected To Over Deliver On Value.

Many people mistakenly believe that all that is involved in repairing or replacing a roof is simply removing the old shingles and then nailing down the new shingles.

Well, there is a LOT more involved in doing a roof job properly. In a moment I'll describe a few of the things you really need to have done right. But

before I do, I want to emphasize that the protection of all of the valuables in your home are riding on the integrity of your roof.

Yet, even with the importance and respect that should be given to properly repairing or replacing a roof, many roofers, in my opinion, do a poor job.

In addition to performing ALL of the things required to do a job properly, good roofers also go “above and beyond” by trying their very best to arrive at any home with an emergency water leak within 1 to 2 days. Mostly, if their competition arrives at all, it takes them an entire week to arrive after an emergency call for help.

On top of this, after every job, whether an emergency or not, they may have an inspector come out to your jobsite 3 to 5 days after the work is complete in order to answer any questions or concerns, and correct any possible problems right there on the spot. Most other roofers don't do anything like this after they have your money.



### ***Mistake #6: To Avoid: Not Getting The Guarantee In Writing.***

I don't take any pleasure in telling you this, but it's something you already know anyway—every industry has its share of dishonest business people. The roofing industry is no exception.

But, there are roofing contractors who are honest and trustworthy. With a good roofer, not only will they replace your roof with excellence, but their work is 100% GUARANTEED in writing. Now, before I give you my important recommendations I want to briefly tell you about...

## **Beware: The 2 Biggest Rip-Offs Unethical Roofing Contractors Get Away With...**

### **Rip-Off #1**

Some roofing contractors offer to not charge customers TAX on the job they perform if they can get paid in cash. The problem with this is that most of the companies who make such an offer are what is referred to as a “fly-by-night” company. This type of company may disappear and be out of business tomorrow. This is a big concern because this type of company typically doesn’t use the highest quality materials and/or does not perform the highest quality of work.

This puts you at extra risk for water leaks and damage. And, to make matters worse, it’s quite likely this type of company won’t be around to honor their warranty, thereby forcing you to pay for the repairs and damage yourself.

### **Rip-Off #2**

Some roofing companies don’t have the proper licensing and/or insurance to perform roofing repairs and replacements. Once again, hiring a “fly-by-night” roofing company puts you at extra risk for repairs and expensive water damage in the near future.

And, dealing with a “fly-by-night” roofing company makes it more likely that you will have problems getting your warranty honored if or when there is a problem.







## SECTION 4

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

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“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**

## How To Hire The Right Contractor



### **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 it looks as good as possible but, more importantly, it minimizes the chance for costly and time-consuming leaks and damage in the future?

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, capable service when you need it?



### **Recommendation #2: Ask Questions And Listen Carefully So You Learn About A Company.**

In Section 5 you'll find a list of questions to ask before you invite a roofer to your home to provide an estimate. If the contractor seems uneasy, hesitant or evasive when answering any of these questions, show him the door!



### **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.

Okay, so you have your list of contractors and questions to ask them. As you start the interview 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 to do the work.

Keep the following questions in mind when meeting with each roofing contractor.

**→ Does He Possess Good Communication Skills?**

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

- ▲ Will he give you his cell phone number?
- ▲ 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?

**→ What is your comfort level when you think about him being in your home and around your family?**

If you feel comfortable with your contractor, the chances are good your project will run smoothly. Think about it... you've just invited

**Informed Consumer  
Top Secret #7**

**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;

Yours and your contractor's signatures.

a stranger into your home. Do you consider this person to be nice... considerate... personable? Was he polite and courteous?

→ Does he have a reputation for being trustworthy?

If you feel your contractor is trustworthy, the likelihood of a successful project is good. Check his references. Keep in mind that if your project will entail entrance into your home and you may not be home during the day, the keys to your castle will be given to your contractor. Can you trust him? Let your conscience be your guide.

→ 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 home remodel job that drags on indefinitely.

➔ **Did he offer to provide you with a written contract?**

I can't tell you how many contractors I've seen 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 homeowner. If the contractor you're considering does this...show him the door! You want a detailed written proposal that shows what is included: exact materials, brand names, costs, and the payment schedule.

➔ **Did he go over the smallest details with you?**

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

- ▲ **Where will the debris be piled and ultimately disposed of?**
- ▲ **What time will work begin in the morning?**
- ▲ **What time will work end in the evening?**
- ▲ **Will work take place on weekends?**
- ▲ **Will workmen refrain from smoking inside and around the house?**

➔ **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 and does it contain his license number? If his appearance is neat, chances are good he will keep your job and your home neat.

➔ **Did he ask for an exorbitant down payment?**

If the contractor asks for a big chunk of money up front, this could be a tip-off that they are not in good financial shape and you could

be in for a rocky experience. As the work progresses, you should expect to pay out additional funds to match the prescribed, completed stages.

→ How does he handle change orders?

With any home remodel 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 affected and signed by both the contractor and homeowner

**Informed Consumer  
Top Secret #8**

**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.



### **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 Section 5 there 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.

### **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.

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

**Nelson Boswell**





## **SECTION 5**

# **RESOURCES AND WORKSHEETS**

## Worksheet: Questions to Ask Prospective Roofing Contractors

☐ **Are You Licensed?**

Florida roofing contractors are subject to the state laws that regulate construction contracting. All roofing contractors conducting business in Florida must have a license issued by the Florida Construction Industry Licensing Board (CILB).

☐ **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 Carry Workers' Comp Insurance?**

Make sure your contractor carries workers' compensation insurance. It protects you from liability if a worker is injured while on your property.

☐ **Will You Provide A Written Lien Waiver?**

This is a legal document that states that you, the homeowner, have paid the contractor in full for the services rendered and the contractor waives his right to place a lien on your property.

☐ **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.

☐ **Will You Pull All The Required Building Permits?**

When a contractor pulls the required building permits, you know things will be done to "code".

☐ **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 every day.

## Your Contract Checklist:

- ☐ The contractor's name, address, license number 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.

## Resources:

FREE interactive roofing designer. This easy to use tool helps you select the roof that's best for you. <http://decider.arrysroofing.com/>

Learn more about roofing by visiting the Arry's Roofing Blog:  
<http://www.arrysroofing.com/blog/>

Finally, if you want to learn even more, you can join us online, from the comfort of your home for an informational webinar (online seminar) where I go more in-depth about how to make your roofing project a success.

To find a day and time convenient for you please go to:  
<http://eWebinars.com/809/yd7s6bxz/webinar-register.php>



## FINAL THOUGHTS

**S**o 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 contractor either isn't 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/client is often unaware of them.

I hope that we 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

## **The Informed Consumer's Guide to a Successful Roofing Project**

advice in this guide your roofing project will be a success for you and your family.

### **My years of experience guarantee it!**

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 improvement project you take on.

Don't miss out on our free webinar; go to: <http://www.ethical-contractor.com/webinars/roofingarry> for convenient days and times.

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

Email: [ahoush@arrysroofing.com](mailto:ahoush@arrysroofing.com)

Phone: (727) 938-9565

When calling or emailing, please mention this book!



## ABOUT THE AUTHOR



**A**rry's Roofing Services story begins in the late 1970s when James "Arry" Housh, Owner and President, embarked upon his endeavor into the roofing industry.

From 1977 to 1980, Arry worked as a roofing journeyman on all types of roofing applications such as shingles systems, tile systems, metal systems, low-slope and flat systems and carpentry work. From 1980 to 1983, Arry was promoted to Roofing Supervisor where he organized and managed five crews. This involved overseeing customer relations, scheduling, warranty service and controlling work performance.

By early 1984, Arry decided to invest himself in the roofing industry and improve his education by passing the state written examination, and became a Licensed Contractor. From 1984 to 1990, Arry qualified that same roofing company and took over all phases of operations such as sales, production and administration.

It is that experience that he brought with him when he established Arry's Roofing Services, Inc. in the beginning of 1990, with his wife Becky.

## The Informed Consumer's Guide to a Successful Roofing Project

Together, they wanted to change the roofing industry in the Greater Tampa Bay Area, improving the quality of service through honesty, quality workmanship, and unsurpassed customer satisfaction.

The Tampa Bay area is where Arry and Becky live, where they established their home, their family and their business. Arry's Roofing was originally started and managed by Arry and Becky. Yet, it has truly become a family business over the years as Stephen and Matthew Housh have joined the management team.

The second generation helps Arry and Becky continue to fulfill the successful premise their business was founded on: total dedication to providing the finest roofing services and materials to every customer they have the privilege of serving.

Arry's approach to each and every roofing project, whether it be a repair, reroof, or a new roof... "He does it as if it were his own." His goal is to improve the service of reroofing through honesty, quality workmanship, and, most of all Customer Satisfaction!

## ABOUT ARRY'S ROOFING

**H**ere at Arry's Roofing, we strive for excellence in all endeavors... and we pledge to always do everything in our power to make every customer a satisfied customer! Our goal is to make you comfortable and pleased, with both our work and the value of our service, while providing the finest quality roofing products and services.

It's true that replacing your roof is a major project. We supply the information you need to become a more educated buyer and that you may know the people you are dealing with. This allows us to begin to form what we believe will be a valuable relationship for us both. We believe that a customer who is informed in advance makes the best decision and will have no reason to regret that decision later.

The foundations of this company were laid with hard work, determination, and most importantly a specific vision.

### **Service You can Trust**

- ▲ Many of our employees have more than 25 years experience in the roofing business.
- ▲ Many major clients have trusted us with their roofing projects.
- ▲ Our qualified staff of experienced roofing professionals and logistic resources allows for superior service.

- ▲ No matter the size or complexity of your project, our team will be with you through the entire process and beyond.

### **Excellent Value**

- ▲ We are factory-certified by GAF Materials Corporation, North America's Largest Roofing Manufacturer.
- ▲ Our foremen and installers are factory-trained in the best roofing techniques.
- ▲ We are roofing specialists with extensive experience and knowledge, giving you the best roofing products, systems and technical support in the industry.

### **Superior Protection For Your Home**

- ▲ We are fully insured and carry 2 million dollars in liability coverage for your protection.
- ▲ We offer the Weather Stopper Integrated Roofing System™—Your Best and Safest Choice!
- ▲ We offer the Smart Choice™ System Plus Ltd. Warranty that gives you extended protection for your entire the Weather Stopper Integrated Roofing System™.
- ▲ We are an approved applicator of most major roofing manufacturers' products, and qualified to install their respective systems to achieve the maximum warranties offered.

### **Avoid Hassles**

- ▲ Personalized service from our experienced staff.
- ▲ Easy payment plan options.
- ▲ Your satisfaction is guaranteed—just ask any of hundreds of satisfied customers.
- ▲ Fleet of specialized equipment allowing us to get your roofing solutions "Right the First Time."

- ▲ Developed and proven relationships with manufacturers and suppliers, allowing us to have total control of your order from start to finish, thus minimizing lead times and increasing the efficiency of your project.

We know that you have many choices when selecting a roofing contractor, so we thank you for considering Arry's Roofing Services, Inc. for your roofing needs. We will do everything in our power to ensure that your experience is a positive one. We look forward to serving you.

**Arry's Roofing Services, Inc. offers the following Services:**

- ▲ Residential, Commercial, Industrial, Institutional and Municipality Buildings
- ▲ Re-Roofing, Tear-Offs and New Construction Roofing
- ▲ Sheet Metal Flashings—Fabrication and Installation
- ▲ Flat, Low-Slope and Steep Slope Roof Repairs
- ▲ Roof Maintenance and Cleaning
- ▲ Specification and Roof System Design Options

Whether the job is complex or simple, new construction, repair or replacement, we bring the same level of technical excellence, craftsmanship and attention to detail. This commitment to quality ensures that the right system is recommended for the application, and that the end result is exceptionally weather resistant, easy to maintain and aesthetically pleasing.

## Making Dreams Come True With No Roof Left Behind

Over the years, Array's Roofing has always helped where we saw the need. When we learned of the *No Roof Left Behind (NRLB)* program,



and the story behind it, we realized the potential impact and life-changing benefits right away and have proudly participated since 2013. It is a terrific program that benefits the community and we encourage you to learn more and participate in any way you can. To learn more go to:

<https://norooftleftbehind.com/program/fl/1095>.

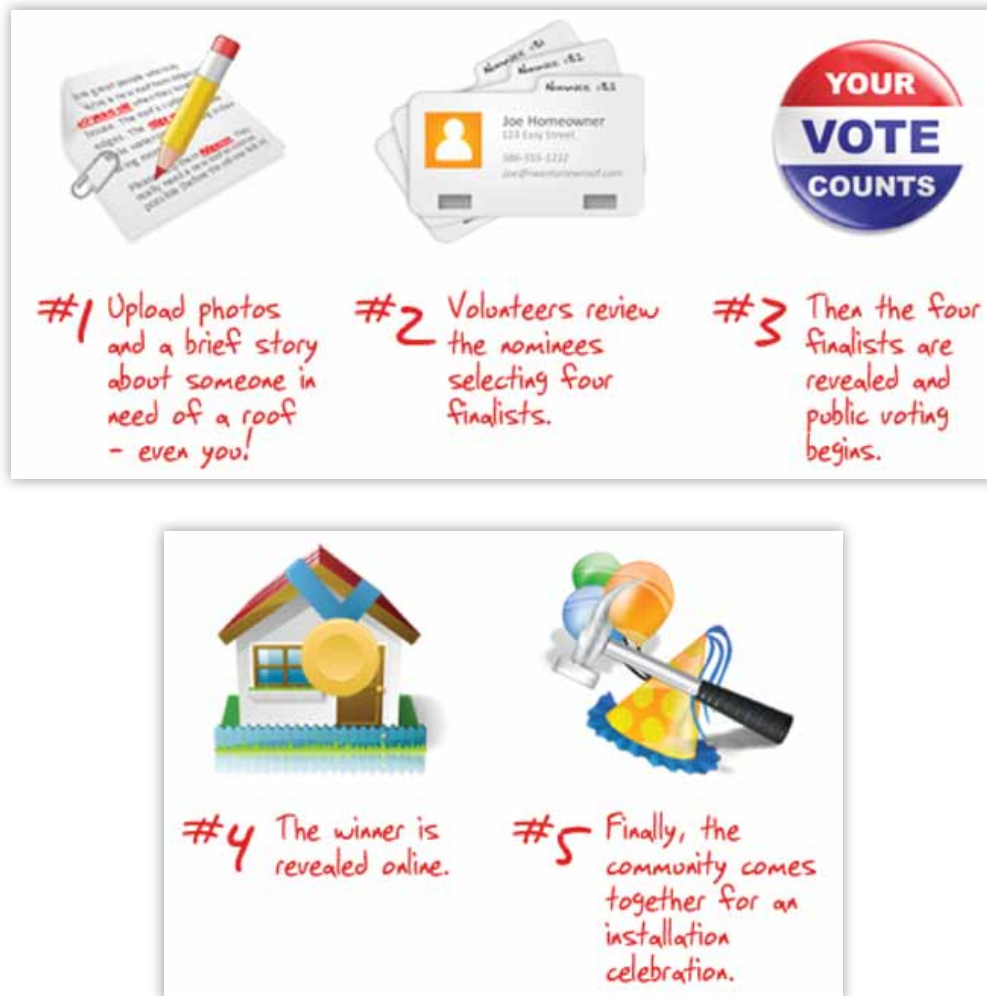
### Why did *No Roof Left Behind* begin?

Sometimes bad things happen to good people. Sometimes the adversity that strikes a good neighbor is so serious that even life essentials, like having a roof over your head, take a back seat to the crisis at hand. In 2009 No Roof Left Behind was specially designed to help communities organize and rally around a local family in need.

### What does *No Roof Left Behind* do?

*No Roof Left Behind* is a nationwide program that gives folks in the community a way to help their good neighbors who have fallen on hard times. The *No Roof Left Behind* program provides a local contractor the structure to provide a new roof at no cost to a deserving homeowner in need.

## How does *No Roof Left Behind* work?



### Arry's Roofing: Making Dreams Come True!

DREAMS DO COME TRUE! Only a few months ago, I found a solution to solve a home repair and a health problem that affected my three beautiful children, Anthony, Elizabeth and Robbie. It was all possible thanks to my dear friend Dave Trull who told me about a community event called *No Roof Left Behind*. I learned that NRLB selected a superb certified roofing company, Arry's Roofing to provide a new roof to a deserving homeowner. Arry's Roofing was to run the program here in Florida and our specific county of Pinellas for the first time ever. Both companies made my dreams of a new roof come true.

Our family is so grateful to be the winner of the *No Roof Left Behind* free roof program. The online timeline is so amazing! There were more than 120 applicants entering online at [www.noroofleftbehind.com](http://www.noroofleftbehind.com) by July 20th. Arry's and a team of people then had to narrow the entrants down to four finalists by the beginning of August. On August 2nd, the competition was on! It was up to each finalist to pull through the 34 days of voting, asking for help from our community, neighbors, family and friends across the world. We had votes come in from Canada, Hawaii, across the United States, even Curacao. Our family walked the neighborhood, handed out flyers at all the stores we frequent and I started a Facebook page to reach old and new friends. On September 9, 2013 we found out that we had the most votes and would be the recipient of a brand new roof!

The day came to celebrate everyone's great effort in making this dream come true for us. On November 2, 2013 after a short rainstorm, everyone pressed on to install our new roof. I was so excited to meet Arry, his wife Becky, their two sons, Matthew and Stephen and the rest of the Arry's crew. I also met the representative from GAF. I shared with him how I loved GAF's website in how it can lead you to a home close by to actually see the color and style of the product on a home. I hope that our home now will be one of them for the public to see! The crew of installers and Arry's staff were so professional, polite and a dream to work with during the planning, installation and celebration.

During our celebration, we had great music from both THE EAGLE-107.3 and WDUV-105.5. Our family met the crew from MOR-TV. All the children received MOR-TV backpacks filled with goodies. Arry's Roofing surprised the children with face painting by a local artist and bouncing fun by Bay Bounce during the celebration. Arry's Roofing organized food all day long from Panera Bread, Dunkin Donuts and Hungry Howie's pizza. My networking friend, Carole Newman-Garrett,



provided coffee and tea from OrganoGold for everyone. It was great to meet families in our community and neighbors as we all watched the speedy install of our roof.

The day got even better when Arry's Roofing went above and beyond the task of a new roof by surprising me with the news that they had coordinated with another amazing company, Boyle's Aluminum and Screening to design and install all new gutters on our home. One week later, I meet with Craig Boyle and Jarod Chard who travelled down from Tarpon Springs to add their beautiful white gutters to our home. Wow, the Hunsinger House is now a safe, dry, complete "home."

I now have the PEACE of mind that when it RAINS, water will NEVER leak into the walls and create mold issues ever again.

THANK YOU, THANK YOU, THANK YOU...ARRY'S ROOFING, NOROOFLEFTBEHIND, GAF, BOYLE'S ALLUMINUM & SCREENING and ALL our family and friends that made our dream come true!

Very gratefully yours,  
Linda, Anthony, Elizabeth & Robbie Hunsinger

Visit <https://norooftleftbehind.com/About-No-Roof-Left-Behind> for complete details and to find an event in your area or make a donation!

