

# **The Six Crucial Things You Should Know Before Roofing Your House**

by Shawn Obermann

**Armor Roofing LLC**



# Introduction

We all want our houses to last forever, completely intact. Unfortunately, mother nature does not always cooperate with our wishes. Severe storm and hail can be particularly tough on the roof of your house. Often you might not even realize you have a problem until you see a water stain on the ceiling. By that time, substantial damage can already be done to your house. This is one reason why it makes sense to get a precautionary inspection done after a severe storm. You can often get these for free from a reliable roofer. If there is damage, usually your insurance company will cover the full cost of the repair or replacement.

However, whether you are getting your roof inspected for damage, replaced, or repaired, there are several things you need to be aware in order to save you from having to deal with significant problems, and potentially a hole in your pocket book. Listed below are six crucial things you should know before roofing your house.

## 1. Beware of roofing companies that are not local to your area.

Severe storms such as tornados can be gold mines to roof workers. This is one reason that small storm teams will travel from city to city across the Midwest based on where the latest storms have hit. However you have to be careful since these operators are not local to your area and might be fly by night operations. They could literally take your money and half finish a job, and you might find it difficult to hold them accountable for completing the job. Fox 4 News in Kansas City did a segment on such fly by night operations:



As suggested in the video, you want to be suspicious of roofers with out of state plates and look for a company that is licensed in your local area. Do not work with any company that asks for a full payment upfront.

## **2. Unscrupulous roofers can intentionally create damage when inspecting your roof.**

You can potentially put your roof at risk of damage just by asking for a roof inspection. This is because many roofers who offer free estimates will actually create damage while inspecting your roof just so they can get a quick payday. They will then tell you that you have damage and that the insurance company will cover the cost. So what's the worst that can happen you may ask since the insurance company eats the cost anyway?

Well, the problem is often the insurance company will not pay for such a job. The thing is, it is very easy for an expert roofer to tell if damage is caused by a roofer or a storm. Weather damage has a certain systemic pattern that can be recognizable to someone who has looked at many roofs in their day. Artificial damage looks completely different and will be flagged as such by an insurance inspector. If the damage looks like it is created by the roofer, then chances are the claim will be denied and you will be on the hook for the bill. You could sue the roofer, but that could cost you a lot in legal fees, and dishonest contractors have a habit of declaring bankruptcy and moving on to another area.

For this reason, you should always check to see if a roofer is maintaining good standing with the Better Business Bureau (BBB). After a customer has gotten burned, they will often file a complaint with the BBB that becomes a public record. You also want to find a contractor who has been in business for a number of years so you can be assured they are not just re-incorporating their business over and over to hide a really bad reputation. Ideally you want a roofer who has has maintaing A+ rating with the BBB over a decade or two.

There are also several secondary indicators to tell you if you are likely to have real roof damage after a storm. For example, outdoor air conditioners often get dented by hail damage when the weather has been severe enough to cause roof damage. Turbine vents on the top of the roof often wobble after hail damage as well. Often neighbors might report problems with their roofs as well. If any of these indicators are in place, you know it is probably time to call in a professional to get your roof looked at.

## **3. A job done improperly risks leaving you on the hook for the full cost.**

This point was alluded to in the prior section regarding artificially created roof damage. However, it is not just artificial roof damage that can threaten a denied claim with your insurance company. Shoddy workmanship can also prevent a roof from being fully reimbursed. Why would an insurance company pay for a job that is not finished properly?

You also want to make sure that you get an insurance sign-off prior to any work is initiated on the roof. Otherwise, you are not going to be able to prove to the insurance inspector it was ever damaged. Ideally you want to find a roofer who knows the local insurance inspectors and has a relationship with them. These inspectors have seen hundreds of jobs by different companies and knows the ones that do good work. That makes them much more likely to sign off on a claim, even potentially sight unseen, when working with a certain roofer. A good roofer will work with the insurance agency directly to

minimize your hassle in making sure you get full reimbursement. They will also know the different insurance companies repair and replacement guidelines to make sure that their work is fully compliant with those policies.

#### **4. Make sure that any roofer you use is licensed and offers a full guarantee on the work.**

Not all roof repairs are created equal, and as mentioned above, a shoddy job could leave you on the hook for the full cost of the repair or replacement. Common mistakes made by roofing companies include the nails being placed too low on the shingles, making the lines of the roof crooked, not putting proper ice and water shields in place under the roof, etc. As a result, you want to make sure you get references from any roofing company you use and check the various review sites on the internet (YellowPages.com, Google, etc.) to make sure that there are plenty of good reviews on the roofer and not a lot of complaints.

You also want to make sure that you use a roofer that offers at least a full five year guarantee on all materials and labor so that if there are any problems, you will not be on the hook to straighten them out. Usually those that offer the guarantees do so because they know from experience that their work lasts.

#### **5. Make sure the roofer you hire has experience with the materials necessary for your job.**

These days, there are many different types of roofing materials available for builders. Elon Musk even announced new solar roofing materials in the fall of 2016 that will soon be available. However, not every roofer understands how to install each of these materials. They might have plenty of experience with standard asphalt shingles, but might not understand how to repair a metal roof. They might tell you that they know how to install that material and believe they can figure it out on the job. However, their lack inexperience can lead to them mispricing a job or making costly mistakes that requires someone else to come in and mop up their poor work.

Ideally you want to find a roofer that has been in business for many years and has plenty of experience with a diverse array of materials. Again, this information is usually available at your local Better Business Bureau website.

#### **6. Deciding to patch a roof yourself can be a recipe for disaster.**

Many people believe that they can just watch Youtube and learn how to get up on a roof and fix it themselves. In some cases, this might actually work. However, be aware that roofing a house can be quite dangerous. Many professionals have even fallen from roofs and experienced injury; it is even more likely someone who does not have experience will do so. If your house is insured, then chances are you will not be on the hook directly for a job done properly by an experienced professional. There is no reason to risk your life to repair your roof.

## Conclusion

If you suspect you might have roof damage, do not take a chance of making any of the potential mistakes outlined here. Make sure you hire a reliable roof company that has been in business for decades and has an excellent reputation. **If you need a free inspection for your house, give us at Armor Roofing LLC a call at (816) 331-7663.** We can give you the piece of mind that you need in taking care of what is often your most precious physical possession, your home.