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## The Top Ten Mistakes in Purchasing a New Roof

### A Guide to Roofing Your Home

Author, Charlie McCurry

**1 Shopping Price Only** - The price of a roofing repair or install will vary depending on the size and location of your home. If you shop around for prices and notice that a company is well below the average, there may be a reason why. Cost alone will not determine quality. Professionalism and quality workmanship should also weigh heavily on your decision.

What is the total price of the job? Does this include sales tax? When are the payments due? Does the price include removal of the old roof? Any hidden costs?

Some smaller roofing companies may require a small deposit at the start of work. Most of the contracted amount should only be due after all of the work is completed in a satisfactory manor. Do not issue full payment for the job until all work has been completed. Lengthy projects may require progress payments, be sure the amount does not exceed the value of the work performed.

Check the insurance of every company doing work at your home. A company should carry both workers' compensation and liability insurance. Because of the dangers inherent in working on the roof, workers' compensation and liability insurance are a significant cost to a roofing company. Since the cost of the insurance is high, some companies do not carry it. This practice is a shortcut some companies take to underbid the competition.

**2 Basing your buying decision on the quickest to respond or because a company can "start right away"** - A company that is too quick to respond may not have enough business. (Why?) Things to consider:

\* How long has this company been in business? You want to make sure that this company will still be around in case you have problems with your roof.

\* Number of years of roofing experience for installers?

\* Safety record?

\* Make sure the company is licensed, bonded and insured in your area. (get license number)

\* Insurance? Don't hesitate to ask the roofing contractor for proof of insurance. In fact, insist on seeing copies of his liability coverage and worker's compensation certificates. Be sure the coverage runs through the duration of the job.

\* Does the company offer references of past work? Obtain customer references and check them. Ask about the company's stability, reputation, record on completing jobs on time and quality of work performed.

\* Check out all companies with your local Better Business Bureau ([www.bbb.org](http://www.bbb.org))

\* Do they offer a maintenance program?

\* Make sure you get a contract. Insist on a written proposal and examine it for complete descriptions of the work and specifications, including tasks the roofer will perform, types of materials, financial arrangements, and guarantees.

**3 Getting a discount for signing the contract "tonight" or other high-pressure sales tactics** - This forces the homeowner to make a quick decision, so as not to miss the "unbeatable price." No matter how good the price,



"Do not follow where the path may lead. Go instead where there is no path and leave a trail."

— Harold R. McAlindon

Scudder Roofing's  
#1 Goal

**100%**  
Customer Satisfaction



Scudder will give  
you a \$250 for  
referrals!

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do not buy a roof from a company that asks you to make a decision before you are ready. Granted, recent hurricanes have caused uncertainty in building materials availability and pricing, however a reputable company will have relationships and access to quality products for 2 or more weeks from the time they provide you with a quote. There is an outside chance that a contractor may have a "sudden" opening in their work schedule and offer an incentive to keep their crews working, however the more reputable companies do not have a significant amount of discount or wiggle room in their cost. If they offer more than a 10% discount, one might question their margins in the first place. Additionally, some companies will more heavily incent their salespeople to get a contract signed the same day. The quicker the sale, the higher the commission. The bottom line is, take your time when making any large purchase, such as a new roof. Do your homework, talk to references, and sign when you are comfortable that you've made the right choice.

**4 Signing the deal because you like the sales person (or not signing it because you don't)** - Although you may feel a certain comfort level with a sales person, it should not be your sole reason for making a purchase. A truly good sales person will know their products and the overall installation process very well, which should give you a level of confidence. However, the sales person is not the one who will be doing the roof repair or installation. Find out who will, and their experience. Ask for references and ask to see examples of similar installations. Be weary of a sales person who cannot provide real references from CURRENT customers.

**5 A deal too good to be true probably is – Check:**

\* Quality of the materials? Have your contractor list the roofing manufacturers with which his firm has licensed or approved applicator agreements. Most materials require special application expertise in order to achieve a quality roof system that will last. Quality materials will be backed by a manufacturers warranty as well.

\* What is the warranty? Both quality materials AND quality workmanship/installation should come with their own warranties. Ask what warranties are available for both.

\* Hidden costs? In addition to the cost of labor and materials, ask if there are any hidden additional



costs, such as old roof removal, dumpster rental, heavy equipment rental (e.g. a crane to lift heavy materials such as slate onto a high rooftop), and plywood replacement (for unknown/hidden rotten wood beneath old shingles).

\* References? A reputable company will be able to provide recent references in the general vicinity of your home, or for an installation similar to yours. Get the reference and actually make the call!

**6 Purchasing the roof based on warranty alone** - The length of a roofing warranty should not be the primary criterion in the selection of a roofing product or system. The warranty does not necessarily provide assurance of satisfactory roofing performance. (source: nrca.net)

Make sure that the warranty covers all materials and workmanship. Some roof warranties require you to have at least semi-annual maintenance inspections. Look for manufacturers' warranties that provide full coverage for labor and materials.

According to a consumer advisory bulletin by the NRCA, consumers are wise to look for manufacturers who clearly and specifically state in accompanying literature and warranty verbiage what maintenance is not only recommended but also required during the projected service life of the roof and its warranty term. There is a common misconception by roofing consumers that long-term warranties are all-inclusive insurance policies designed to cover virtually any roofing problem, regardless of the cause or circumstance. Roof warranties typically do not warrant that the roof system will not leak or is suitable for the

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project where it is installed. Even the most comprehensive manufacturer warranties that cover material and workmanship generally provide only that the manufacturer will repair leaks that result from specific causes enumerated in the warranty. A material-only warranty typically provides only that the manufacturer will provide replacement material. (source: nrca.net)

You can compare manufacturers' warranties with the roofing materials guides published annually by the NRCA (National Roofing Contractors Association).

**7 Using contractors with no office staff:** There is no shortage of contractors running one or two-man shops in any town. While they may be fine for smaller jobs, when you are making a large home improvement investment, beware of any contractor who you cannot get in touch with during normal business hours. A reputable company will have an office staff available to answer any scheduling, materials or billing questions you may have. If you call a contractor and consistently get an answering machine, know what you may be getting yourself into. If you have difficulty reaching them when you are going through the estimating process, where will they be if you have a problem?

**8 Mistaking advertising for quality.** Look in any value-pack mailer, coupon clipper magazine or even radio and television and you'll see and hear many companies in your area vying for your business. While it may be impressive that they have the means to advertise in high-priced media, do not mistake advertising for quality. There is nothing wrong with finding a company through the media, but do as you would with any major purchase – do your homework. Compare pricing, check references, and check workmanship. A reputable contractor will provide you with access to all of the information you need to make an informed decision.

**9 Having a friend do the work:** Having a friend -- one that is not a licensed roofing contractor working for a reputable roofing company -- is wrought with uncertainty. Even if this person is "handy", have they ever installed a roofing system? Do they know what areas of a roof are most vulnerable and why? Do they know how to properly ventilate the roof? No to mention, any work done by an unlicensed contractor will not include a warranty.

The cost of roofing repairs may be high and you don't want to commit to such a major investment without a warranty.

**10 Doing the work yourself:** Big box retailers will tell you that you can do it (and they can help!), but beware! Roofing in particular is tricky business. There are obvious safety issues, as well as structural installation issues that should only be performed by a licensed professional. Professional roofing contractors are trained to safely and efficiently repair or replace a roof. Novices can harm a roof with improper roofing techniques and severely injure themselves by falling off or even through a roof in need of repair or replacement. Homeowner maintenance should be confined to roof inspections in both the fall and spring to check for cracked or curling shingles, and to cleaning rain gutters filled with dead leaves and other debris. If you must see the roof for yourself, use a firmly braced or tied-off ladder equipped with rubber safety feet. Wear rubber-soled shoes and stay on the ladder (and off the roof) if possible.

## Winner of Our 5k Giveaway!



Mr. & Mrs. Tom Tarlow with Pete Scudder

# Roofing Contractor CHECKLIST

- Business Name and Address
- Experience, years in the business
- Licensing/Bonding
- Insurance Coverage, Liability coverage and workers compensation.
- The Best Value for your Project Dollar

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3342 Paul Davis Drive  
Marina, CA 93933  
Mailing Address:  
P.O. Box 2596  
Monterey, CA 93942  
Phone: 831-373-7212  
Fax: 831-883-2453  
www.scudderroofing.com

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## Scudder Roofing's Showroom



The spacious Scudder Showroom is situated right next door to our corporate office and warehouse at 3342 Paul Davis Drive in Marina. We have a full team of sales associates and support staff available during regular business hours ready to answer all of your roofing questions and provide quotations.

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