

Up on the Roof

What Warranties Aren't

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Roofing warranties are some things — and aren't others many think they are.

I've been in the roofing business for almost 30 years, here in the Valley, in Colorado and in my home state of Kansas (I'm from Colby, just off Interstate 70 in the northwest part). I own Roofstar, an East Valley-based company, but I've worked in all aspects of roofing, from management, through estimating, field supervision, and sales and marketing. I've done single homes in Mesa and Gilbert and supervised 800–900 tile roofs annually for Del Webb in Sun City West. So, I've seen the roofing business up and down, inside and outside.

The first point that I always emphasize to my customers — whether I'm installing a tile roof on a new home (newbuilds are about 10 percent of my business) or ripping down an aged shingle roof and replacing it — is look at the warranty. Read it. Know what's in it and how it's protecting you — and how it's not protecting you.

Such a Nice Young Couple

A young couple buys a new home, and the home salesperson, through the builder/developer, tells them that the tile roof on their new home carries a 50-year warranty, smilingly offering them the document and the keys.

The couple is overjoyed: They'll be getting into their new place, starting their lives and they don't have to worry about the roof over their heads, as it's all taken care of. No leaks, no costs, no problem.

No: Assuming that a warranty gives you blanket coverage, that it protects against all events, that it protects for an extended period of time and that you have nothing to worry about is, well, leaky thinking.

Most new-home roofing and re-roof warranties usually only cover two years — some five years — and that's if you follow all the conditions and directives specified in the warranty. (An important exception: In Arizona, the latent defect law says that even though a contractor gives you a two- or five-year warranty, if the materials were not installed to code or to the manufacturer's specifications, then, legally, you may have up to nine years to have it replaced correctly.)

That warranty usually covers the installation, not the product. The roofing product — the shingles, the tile, the shake-roof material, the copper — is warrantied through the manufacturer — companies such as GAF, Owens Corning, Monier and Tamko.

So, when you see a 20-year warranty or 30-year warranty on shingles, for example, that means that the manufacturer is stating (again subject to conditions) that the product will last that long. Most of these manufacturers' warranties, by the way, are pro-rated: The moment the product is installed it begins to weather. Typically, in these warranties, the cost of labor for removal and installation is yours — and that is half the cost of a roofing installation.

Here in Arizona, expect a tile roof to last 20 to 30 years, a shingle roof 15 to 20, a shake, or wood slat, roof about 20 years and a flat roof about the same depending on the quality of materials used (today foam is the most popular and, if properly installed, quite good).

For the most part, then, when that nice young couple moves into their new home, or reinstalls a roof, they're not getting an equally nice "50-year" warranty to take them into their golden years but a short, move-in warranty, again subject to

conditions.

The Monsoon Cometh, and the Warranty Goeth

Our young couple is in their home for three years, the baby's expected and the monsoon arrives first, and they notice a leak into the nursery. They call the builder (if he's still in business), and they're informed that, unfortunately, their home is out of warranty on the installation but that they may still be covered for the shingles or tiles themselves, but they'll have to contact the national company on their toll-free line about that.

The cost for repairing either the part that's leaking (and this is another subject altogether because water leakage can be difficult to track to its source) or an entire roof (what a less than honorable re-roofing contractor may talk them into) will be substantial, especially for our expectant young folks. As a result, keep these points in mind:

- **Read the warranty** — May the new-roofed beware. Warranties include exclusions. They exclude acts of nature such as earthquakes, structural movement and inadequate drainage. Moreover, warranties expect owners to provide basic maintenance. And, check to see if the warranty is transferable owner to owner: What conditions need to be met (such as a transfer fee) to convey the warranty to the buyer?

? An exclusion: "All alterations or additions after completion of installation by 'X company' shall be approved by 'X company' in writing and 'X company' shall have the right to submit its recommendations for any new materials required. Failure of the Owner to adhere to these recommendations will result in cancellation of this warranty."

? And a transferability condition: "This warranty shall accrue only to the benefit of the Owner named herein, and it shall not accrue to the benefit of any party except with the written consent of an 'X company' Inspector, and upon approval there will be a FIFTY DOLLAR (\$50.00) Transfer Fee. At closing of escrow, 'X company' will issue a transfer letter."

- **Maintain the Roof** — We'll discuss this in the next piece, but ask what you are expected to do to keep the roof in a condition that doesn't void the warranty. Talk to the contractor who installs your roof. Inspect your property regularly.

- **Report Problems Quickly** — You must notify the responsible party, often in writing, within a certain period after you notice a problem. And, if you aren't checking, by the time you notice a stain on the eaves, for example, it may already be too late. You may have rotten wood, which costs money to replace — and then, on top of everything, so to speak, you may need another new roof.