



Roofing and Roofing Materials: General Information¹

Your roof is an investment. It is also your first line of defense in protecting your home and valuable contents. There are three major factors involved in roofing, and general information is provided here for each one.

The Roof System—This is a number of components properly assembled to provide the appropriate shelter for the structure. This includes waterproofing, and it may also include insulation. It is important to appreciate that roofing is more than shingles, tile, or metal—it is the system that brings it all together.

The key to a roof system's effectiveness is *complete* protection, and this can be negatively affected by even a few missing, torn, or worn out shingles. Consideration of the right roofing system should include the proper design, quality materials, ventilation (heat and moisture release), and protection against moisture. Moisture protection is a factor from all angles in a roof system, and this requires consideration of factors such as avoiding condensation, proper flashing (many roof leaks are really flashing leaks), and sound interaction with gutters (one freezing can form an ice dam and cause water to seep into the interior of your house).

Roofing Materials—There are many different types of roofing materials available. For most structures, roofing materials in Florida must meet certain *minimum* standards. This information is found through the Florida Building Commission Product Approval section. The most common roofing materials used in Florida are shingles (fiberglass/asphalt and organic/asphalt), metal, tile (clay or concrete), built-up (flat roof, tar or modified bitumen and gravel). Other types of roofing materials include wood (cedar shakes or shingles), slate, copper, ethylene propylene diene monomer (EPDM) rubber, polyisobutylene (PIB), PVC (single ply), sprayed polyurethane foam (SPF), and thermoplastic olefin (TPO).

There are a number of things to consider in choosing the best roofing materials for your needs. Cost is a factor for

most people, but this involves more than simply looking at the up-front price. Choosing materials that cost more initially can yield immediate savings (lower utility bills, possible lower insurance rates), intermediate term savings (better protection of your valuables from storms), and long-term savings (many more years before your next roof replacement).

Your choice of materials may be impacted by a number of factors related to the location of your home. Among the things you should consider are: need for fire resistance (Class A rating is highest), exposure to sun, protection from rain, ability to withstand wind, exposure to conditions for moss and algae, and house location for collection of falling leaves or other debris.

Contractor Qualifications—All roofing contractors are not alike and time spent finding a well-qualified contractor will make a big difference in the quality of your roof and the experience of roofing your house. At a minimum, roofing work in Florida requires a competency license under chapter 489, Florida Statutes (this is *not* a local "occupational license"). Generally, a roofing license is required. Under limited circumstances, roofing may be performed by a general, building, or residential contractor (specifically: installation, or repair made under warranty, of wood shingles, wood shakes, or asphalt or fiberglass shingle roofing materials on a *new* building of his or her own construction—this does not include re-roofing). The key is to make sure the contractor is qualified to do *roofing* and the specific type of roofing for your house. Publications are available to assist you in making this determination:

- *What Every Property Owner Should Know About Hiring a Roofing Contractor* (www.floridarroof.com)
- *Residential Roofing Contractor Qualification Form* (www.nrca.net/consumer/resqual.pdf)
- *Roofing Contractor Qualification Statement as Suggested by the National Roofing Contractors Association* (www.nrca.net/consumer/qualstatement.pdf)

¹**DISCLAIMER** – This piece is intended to give the reader only general factual information current at the time of publication. This piece is **not** a substitute for professional advice and should not be used for guidance or decisions related to a specific design or construction project. This piece is not intended to reflect the opinion of any of the entities, agencies or organizations identified in the materials and, if any opinions appear, are those of the individual author and should not be relied upon in any event. [Applicable to 2004 Florida Building Code.]

- *Guidelines for Quality Repair of Residential Property at a Reasonable and Fair Price* (available through www.floridarooft.com)

In addition to licensure, Florida law requires compliance with workers' compensation insurance coverage, and this is especially important since roofing is dangerous work. If you select a contractor or company without proper workers' compensation insurance or good general liability insurance, you may be held responsible for any injury or damage.

Because you expect your roof to last for many years, it makes a lot of sense to research the quality of the roofing contractor or roofing company you select. Your new roof will come with a warranty, but this may not help much if the roofing company is out of business by the time you need a repair. You can and should verify the length of time your contractor has been licensed and in business. This verification should be done for both the individual licensed contractor and for the business. You should also check your local court records for any liens or judgments filed by or against your contractor. This is your roof, your investment, and you can and should ask your questions before signing a contract.

Cautions:

- Re-roofing estimates and work can be heavily impacted by the quality of previous roofing work, including repairs.
- If roof damage is extensive, you may be required to bring your entire roof (not just the damaged portion) up to current building code standards – check with your local building department.
- Failure to hire a contractor properly licensed and qualified may invalidate your homeowner's insurance coverage for roofing damage or other damage related to the performance of your roof. It may also subject you to criminal penalties.
- Failure of your contractor to obtain a roofing permit (where required) and comply with workers' compensation and safety requirements may stop work and cost you more money to complete the work.
- If your contractor suggests it will be best if you obtain the permit – **BEWARE: THIS IS NEVER A GOOD IDEA.**
- It is your responsibility to make sure that all material suppliers and subcontractors (if any) are paid. If you pay your contractor and he or she does not pay others, **you may legally be required to pay twice** (this is the Florida Construction Lien Law, part I, chapter 713, Florida Statutes).

Government Agencies/Offices:

Department of Community Affairs/Florida Building Commission: 850-487-1824 / www.floridabuilding.org

Florida Department of Business and Professional Regulation, Construction Industry Licensing Board: 850-487-1395 / www.myflorida.com/dbpr

Florida Department of Business and Professional Regulation, Office of Unlicensed Activity: 850-487-1395 / www.myflorida.com/dbpr

Florida Department of Financial Services, Division of Workers' Compensation: 850-413-1601 / www.fldfs.com/WC

Florida Department of Financial Services, Division of Consumer Services: 800-342-2762 / www.fldfs.com/consumers

Florida Department of State, Division of Corporations: 800-755-5111 / www.sunbiz.org

Your county or municipal building department (please see the government section of your telephone book—look under “building,” “plans,” “inspections,” or “zoning.”)

Your local court records office (please see the government section of your telephone book—look under “courts” or “clerk of court”)

Other Resources:

Roofhelp.com : www.roofhelp.com

Florida Roofing, Sheet Metal and Air Conditioning Contractors Association: www.floridarooft.com

National Roofing Contractors Association: www.nrca.net

AARP: www.aarp.org/fl

Institute for Business and Home Safety: www.ibhs.org

Federal Alliance for Safe Homes: www.flash.org

Don't know where to go for an answer to a specific question?

Contact: Building A Safer Florida, Inc. 1-850-222-2772 or www.buildingasafeflorida.org

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