

# ROOFING GUIDE

## Minimum Requirements for Re-Roofing Projects (Effective January 7, 2020)

**Scope:** Permits are required for all roofing projects and the work shall comply with the 2018 IRC.

**Permit Fee:** Flat fee of \$200.00

**Apply for permit online at:** [www.mckinneytexas.org/css](http://www.mckinneytexas.org/css)

### General Procedure:

- Permit must be posted and clearly visible from street.
- Drip Edge is required on all asphalt shingled roofing projects.
- New roof coverings shall not be installed without first removing all existing layers of roof coverings where any of the following conditions exist:
  - Where the existing roof or roof covering is water-soaked or has deteriorated to the point that the existing roof or roof covering is not adequate as a base for additional roofing.
  - Where the existing roof covering is wood shake, slate, clay, cement or asbestos-cement tile.
  - Where the existing roof has two or more applications of any type of roof covering.

### Exceptions:

1. Complete and separate roofing systems, such as standing-seam metal roof systems, that are designed to transmit the roof loads directly to the building's structural system and that do not rely on existing roofs and roof coverings for support, shall not require the removal of existing roof coverings.
  2. The application of new protective coating over existing spray polyurethane foam roofing systems shall be permitted without tear-off of existing roof coverings.
  3. Where the existing roof assembly includes an ice barrier membrane that is adhered to the roof deck, the existing ice barrier membrane shall be permitted to remain in place and covered with an additional layer of ice barrier membrane.
- Damaged, rusted, or deteriorated roof vents and flashing shall be replaced.
  - Proper termination for all exhaust vents penetrating through roof is required.
  - Exhaust vents shall have dampers and screen (clothes dryer vents shall be without screen).
  - Fuel fired appliances shall have approved/listed termination caps as required by manufacturer.
  - If existing Solar Panels are removed from the roof and re-installed then an electrical permit must also be obtained.

### Inspection Requirement (Building Final only unless otherwise noted on the Building Permit):

1. Shingles and flashing and shingle moldings installed per product manufacture recommendations.
2. Plumbing and gas vents must be re-attached and flashed correctly.
3. All trash and debris cleaned and hauled away.

The following link may be helpful to Homeowners when selecting a roofing contractor: <https://www.ntrca.com/>

Please Contact the City of McKinney Building Inspections Department if there are questions or if assistance is needed at (972)547-7400

*This is a general guide of the basic requirements for re-roofing projects. It is intended to aid contractors, suppliers, insurance adjusters, and homeowners with their more common roofing questions.*



## Questions to Ask Any Roofing Contractor BEFORE You Let Them on Your Roof

In Texas, there is no such thing as state licensing for roofers, and insurance is not required. Anyone can hang up a “shingle” and call themselves a roofing company. And when storms hit in North Texas, we see an influx of out-of-town roofers (“storm chasers”), who often leave town not long after the storms do. How can you determine, as a homeowner, if you’re hiring a legitimate, experienced roofer who will be around after the storm season?

Here are some important questions that the **North Texas Roofing Contractors Association (NTRCA)** recommends asking about any roofing company you may be considering. Please use this list as an aid to ensure that the contractor you choose will be there to provide ethical and responsive service before, during AND AFTER your project is complete.

1. Are they in good standing with the Better Business Bureau?
2. Are they a member of a roofing association that holds its members to high standards, such as the North Texas Roofing Contractors Association ([www.ntrca.com](http://www.ntrca.com)) the National Roofing Contractors Association ([www.nrca.net](http://www.nrca.net)), the Roofing Contractors Association of Texas ([www.rooftex.com](http://www.rooftex.com)) or the Midwest Roofing Contractors Association ([www.mrca.org](http://www.mrca.org))?
3. How many years of experience do they have as a roofing contractor in North Texas?
4. Are they insured? What type of insurance coverage do they have and what and how much does it cover? Don't hesitate to ask a roofing contractor for a certificate of insurance and make sure the coverage is in effect throughout your project. You don't want to be liable for accidents that occur on your property (and you will be if the contractor is not properly insured)!
5. Who will supervise your roofing project? How much experience do they have? How can you contact that person?
6. Where is the roofing company located? Has your prospective contractor just come to town with the storms? Drive by and check out their business address. You probably don't want to hire a roofer who is operating out of his pickup truck or temporary P.O. Box.
7. What is the roofing contractor's warranty on labor? What is the manufacturer's warranty? Get warranty information in writing. Consider how long your contractor has been in business and where they are located when looking at their labor warranty.
8. Do they have credit references? Ask for a list of local suppliers, and call them to ensure the roofing contractor is in good standing. You don't want to be left footing the bill for roofing materials.
9. Do they have customer references they can provide? Get a list of previous customers and call them.
10. Will they give you a detailed, written proposal with complete descriptions of the work, start and completion dates and payment schedule?
11. Is the contractor going to obtain the appropriate municipal permits?
12. Are they asking for money upfront? End users should beware of paying before the job is complete. A partial payment for materials, however, after they have been delivered to your project location, is not unusual.
13. Which roofing manufacturers are they certified to install? You can go to the manufacturer's website to see which roofing contractors are certified to install their roofing system.
14. Is the roofer offering to “take care of” or “eat” your insurance deductible? Talk directly to your insurance company to ensure that any “deal” is legitimate and not insurance fraud.
15. Are they claiming they are licensed? If so, where? Ask to see their license.
16. If the bid is significantly lower than their competitors, why? If it sounds too good to be true, it probably is. Price is only one consideration when selecting a roofing contractor. Make sure you don't pay more later by hiring a contractor that is uninsured, performs substandard work and/or leaves North Texas shortly after the storms do. Also, a low price that is below other contractors' costs is an indicator that the roofing materials being used may be stolen goods, a growing problem in North Texas that is a federal offense.



## Post-Disaster Tips

Texas Department of Insurance

The following tips can help the claim process go more smoothly after a disaster:

- Review your policies carefully. If you don't know the answers to these questions, ask your agent:
  - Which losses are covered?
  - How much coverage do I have?
  - What are my deductibles?
- Call your insurance company as soon as possible to report your claim. Be prepared to answer questions about the extent and severity of the damage and keep a record of any contact you have with the company.
- If you have comprehensive coverage on your auto policy, call your auto insurance company to report auto damage claims. Without comprehensive coverage, your company won't cover wind, flood, or storm damage to your car.
- If you have a flood policy, call the National Flood Insurance Program. If you have a separate wind policy, call the Texas Windstorm Insurance Association (TWIA). For information about your rights as a TWIA policyholder, call TDI's Coastal Outreach and Assistance Services Team.
- Make a list and take pictures and videos of any damage. Don't throw away damaged items until your insurance adjuster has seen them.
- Make temporary repairs to protect your home and property from further damage. Don't make permanent repairs until your insurance company says it's OK. Keep a record of your repair expenses and save all receipts.
- Remove any standing water and dry the area as soon as possible. Move water-soaked items to a dry, well-ventilated area. If you must move items outdoors, put them in a secure area.
- Make sure your address is visible. Post a sign with your address and the name of your insurance company in a spot easily viewed from the street.
- Try to be present when the adjuster inspects your property.
- If you hire a public insurance adjuster, call the TDI Consumer Help Line to ask if the adjuster is licensed. Public adjusters charge fees to help negotiate claim settlements with insurance companies. If you hire a public adjuster, make sure the fees are listed in the contract.
- Find a reputable contractor to make repairs. Have a written contract before repairs begin and pay only as the contractor completes the repairs.
- Texas law prohibits price gouging once the governor declares an area a disaster. If you suspect price gouging, call the Texas Attorney General's Consumer Protection Hotline.
- Be on the lookout for insurance fraud. To report suspected insurance fraud, call the TDI Consumer Help Line.
- Call the Red Cross if you need shelter or emergency food or water.
- If you aren't insured and need financial help, the Federal Emergency Management Agency (FEMA) might be able to help. Call FEMA if the storm is a federally declared disaster.
- Call the TDI Consumer Help Line if you have questions about insurance or have an insurance complaint.

### Contact List

#### **TDI Consumer Help Line**

1-800-252-3439

#### **TDI Coastal Outreach and Assistance Services Team**

1-855-35COAST (352-6278)

#### **Texas Windstorm Insurance Association**

1-800-788-8247

#### **National Flood Insurance Program**

1-800-638-6620

#### **Texas Attorney General Consumer Protection Hotline**

1-800-337-3928

#### **Federal Emergency Management Agency**

1-800-621-FEMA (621-3362)

#### **Red Cross**

1-800-REDCROSS (733-2767)

# Consejos para Después de un Desastre

Departamento de Seguros de Texas

Los siguientes consejos pueden ayudar a que el proceso de reclamación sea más fácil después de un desastre:

- Revise sus pólizas cuidadosamente. Si no sabe las respuestas a estas preguntas, pregunte a su agente:
  - ¿Qué pérdidas están cubiertas?
  - ¿Cuánta cobertura tengo?
  - ¿Cuáles son mis deducibles?
- Comuníquese con su compañía de seguros lo antes posible para reportar su reclamación. Esté preparado para contestar preguntas sobre el alcance y la gravedad de los daños y mantenga un registro de cualquier contacto que usted tenga con la compañía.
- Si usted cuenta con cobertura amplia para su automóvil, llame a su compañía de seguro de automóvil para reportar las reclamaciones por los daños causados a su auto. Si usted no cuenta con cobertura amplia, su compañía no cubrirá los daños a su automóvil causados por vientos, inundaciones, o tormentas.
- Si usted cuenta con una póliza que cubre inundaciones, llame al Programa Nacional de Seguros contra Inundación (National Flood Insurance Program - NFIP, por su nombre y siglas en inglés). Si usted tiene una póliza por separado que cubre los daños causados por los vientos, llame a la Asociación de Seguros contra Tormentas de Texas (Texas Windstorm Insurance Association -TWIA, por su nombre y siglas en inglés). Para obtener más información sobre sus derechos como asegurado de TWIA, llame al Equipo de Alcance y Servicios de Asistencia en las Costas de TDI (TDI's Coastal Outreach and Assistance Services Team – COAST, por su nombre y siglas en inglés).
- Haga una lista y tome fotografías y video de los daños. No descarte los artículos dañados hasta que el ajustador de su compañía de seguros los haya visto.
- Haga reparaciones temporales para proteger su casa y su propiedad contra daños adicionales. No haga reparaciones permanentes hasta que su compañía de seguros las autorice. Mantenga un registro de sus gastos de reparación y guarde todos los recibos.
- Elimine toda el agua estancada y seque el área lo antes posible. Mueva los artículos que estén empapados a un área seca y bien ventilada. Si tiene que sacar los artículos afuera, colóquelos en un área segura.
- Asegúrese de que su dirección sea visible. Coloque un letrero con su dirección y el nombre de su compañía de seguros en un lugar que se pueda ver fácilmente desde la calle.
- Trate de estar presente cuando el ajustador inspeccione su propiedad.
- Si contrata a un ajustador público de seguros, llame a la Línea de Ayuda al Consumidor de TDI y pregunte si el ajustador cuenta con una licencia. Los ajustadores de seguros públicos cobran honorarios por ayudar a negociar acuerdos de liquidación con las compañías de seguros. Si usted contrata a un ajustador público, asegúrese de que los honorarios sean dados a conocer en el contrato.
- Busque a un contratista que tenga buena reputación para que haga las reparaciones. Tenga un contrato por escrito antes de que comiencen las reparaciones y pague solamente a medida que el contratista complete las reparaciones.
- La ley de Texas prohíbe aumentar los precios una vez que el gobernador haya declarado un área como área de desastre. Si usted sospecha que algún comercio ha aumentado los precios, llame a la Línea Directa de Protección al Consumidor del Procurador General de Texas (Texas Attorney General's Consumer Protection Hotline, por su nombre en inglés).
- Manténgase alerta ante el fraude de seguros. Para reportar sospechas de fraude de seguros, llame a la Línea de Ayuda al Consumidor de TDI.
- Llame a la Cruz Roja si necesita albergue o alimentos o agua de emergencia.
- Si usted no cuenta con un seguro y necesita ayuda financiera, es posible que la Agencia Federal para el Manejo de Emergencias (Federal Emergency Management Agency –FEMA, por su nombre y siglas en inglés) pueda ayudarle. Comuníquese con FEMA si la tormenta es un desastre declarado por el gobierno federal.
- Llame a la Línea de Ayuda al Consumidor de TDI si necesita información sobre los seguros en general o si tiene una queja de seguros.

## Lista de Contacto

### Línea de Ayuda al Consumidor de TDI

1-800-252-3439

### Equipo de Alcance y Servicios de Asistencia en las Costas de TDI

1-855-35COAST (352-6278)

### Asociación de Seguros Contra Tormentas

1-800-788-8247

### Programa Nacional de Seguro Contra Inundaciones

1-800-638-6620

### Línea Directa de Protección al Consumidor del Procurador General de Texas

1-800-337-3928

### Agencia Federal para el Manejo de Emergencias

1-800-621-FEMA (621-3362)

### Cruz Roja

1-800-REDCROSS (733-2767)