

Customer Service = Resolution



**Safeguard**  
Properties

Roof Damage  
Reconveys  
2014



## **Vendor Requirements**

- Vendors are required to visually inspect the roof for any damages
- Exterior Inspection of Roof and Gutters
- Interior Ceiling Inspection
- Interior Attic/Crawl Space Inspection
- Photo Documentation

Let the PCR walk you through proper documentation of the roof.

### Initial Secure/Convey Checklist

**E. Roof (Primary Structure and/or Attached Garage):** *Required Photos: Documentation of roof condition from on top of the roof, exterior and interior that support the condition of the overall roof as well as the decking, rafters, joists, trusses and chimney*

1. **Roof Description:**  Flat  Pitched **If Pitched, Describe:** \_\_\_\_\_
2. **Type of Roof:**  Asphalt/Composite shingle  Tar/Flat  Metal  Slate  Other \_\_\_\_\_
3. **Is the Surface Damaged:**  Yes  No **If Yes, Complete the following:** Length \_\_\_\_\_ Width \_\_\_\_\_
  - a) **Location:**  Front  Back  Left Side  Right Side  Attached Garage  Entire  Other \_\_\_\_\_
  - b) **Source/Cause:**  Recent Weather  Wear & Tear/Deterioration  Animal Damage  Other \_\_\_\_\_
  - c) **Description:** \_\_\_\_\_
4. **Has the roof been patched or repaired:**  Yes  No **If Yes, Describe the Repair Condition:**  Adequate  Inadequate
5. **Has the roof been Tarped:**  Yes  No **If Yes, Describe the Tarp Condition:**  New  Adequate  Damaged
6. **Water marks/damage present:**  Yes  No **If Yes, Describe** \_\_\_\_\_
7. **Active roof leak:**  Yes  No  Unknown \_\_\_\_\_
8. **Any areas that are "wet to touch":**  Yes  No **If Yes, Describe** \_\_\_\_\_
9. **Roof Action Taken:**

<input type="checkbox"/> Repaired/Patched with like material	<input type="checkbox"/> Tarped	<input type="checkbox"/> Replaced	<input type="checkbox"/> N/A
<input type="checkbox"/> Bid to repair/patch with like material	<input type="checkbox"/> Bid to tarp	<input type="checkbox"/> Bid to replace	

  - a) **Location:**  Front  Back  Left Side  Right Side  Entire  Other \_\_\_\_\_
  - b) **Dimensions:** Length \_\_\_\_\_ ft. X Width \_\_\_\_\_ ft.  
\_\_\_\_\_
  - c) **Materials used/required:** \_\_\_\_\_ Bundles of shingles \_\_\_\_\_ Ice guard

**NEVER LEAVE  
A PROPERTY  
UNTIL ALL**

## What is an active roof leak?

An active roof leak is a roof that will leak if and when it rains or when the snow/ice melts.

*We should not be documenting that a roof does not have an active leak due to the weather being clear and sunny.*

- An active roof leak needs to be checked off as Yes or No on the PCR.
- If it is questionable as to whether or not the roof has an active leak, repair the roof or provide a bid to repair.

## **If an active leak is discovered:**

- Patch or repair within the allowable
- If can't do within the allowable, then tarp for the allowable
- If can't tarp for the allowable, then call from site
  
- Leaving an active roof leak unrepaired can lead to a dangerous environment in the house. These types of damages can also devalue a property.
- Failure to identify and repair an active roof leak can lead to significant financial losses for Safeguard and its vendors. This is why it is so important that vendors are able to properly identify an active roof leak

We must bid any water damage caused by the roof leak to our clients as an independent line item

We have seen too many reconveys where the investigation for leaks was not done sufficiently because of nice weather

## **Best Practices to check for an active leak during dry weather:**

- Look for visible puddles - *Puddles may still be in the house even though it hasn't rained in a few days*
  - Check ceilings/walls for stains/dampness - *Dampness is a good indication of a roof leak*
  - Check underside of sheathing for dampness - *Dampness is a good indication of a roof leak*
- Check condition of all flashings and valleys - *Be sure to photo document condition especially in dry weather*
- Inspect attic – look for daylight through protrusions and flashings – *If there's daylight you can be sure water will get in if it rains*
- Pull back insulation and check for dampness - *Insulation and drywall may still be damp even though it hasn't rained in a few days*
- Look for rusty nails - *Rusty nails in a section of attic are a good indication that the roof may be leaking in that area*
- Get good condition photos of roof - *Be sure to photo document condition of roof especially in dry weather*



9/30/11 Initial services was completed. Bid to repair active roof leak was submitted. Bid was approved and we made 3 attempts to repair the roof by 2 different vendors. Repairs weren't completed properly as the root cause of the leak was not addressed. Water continued to puddle in areas causing damage to the roof and roof started leaking again. In addition to this, water damage that was originally reported worsened over time and went unreported.



11/27/11 Roof was initially repaired



Water damage originally reported worsened over time with new/additional damage going unreported (09/30/11 to 05/19/12 to HPIR)



7/25/12 Roof patched



Discoloration reported by HUD



12/5/12 Roof patched again



Roof damage inspected by HUD 6-4-13

5/31/11 Initial services were completed. No roof photos or roof bids were submitted. 5/31/13 Convey order had only 1 poor roof photo. HUD inspection completed on 6/8/13 shows existing roof damage. Vendors must walk the roof to complete a thorough roof inspection. This must also be photo documented by taking good, clear photos of all areas of the roof.



5/31/13 Only roof photo submitted



6/8/13 Roof damage photo submitted by HUD



6/8/13 Roof damage photo submitted by HUD



Roof replaced on 1/14/13. HUD Inspection completed on 4/18/13 to find missing shingles, improper chimney flashing, improper valleys, and improper structural repair. Quality of work and pride of workmanship. Repairs need to be properly performed in a professional manor using the correct materials (Chimney flashing and sistering up roof rafters with full supports). Poor workmanship will not be tolerated and vendors will be held accountable for poor workmanship. It is Important to QC Work Per Bids in the Field and in the office with photographs to make sure the scope of work was completed correctly to scope.



Missing Shingles



Improper Chimney Flashing



Improper Valley



Improper Structural Repair

Initial completed on 3/18/13 bid to repair roof was submitted and approved. Roof improperly repaired on 4/18/13. HUD inspection on 5/2/13. Quality of work and pride of workmanship. Repairs need to be properly performed in a professional manor. Old shingles should have been removed, damaged sheathing should have been cut square, New sheathing should have been installed flush, felt paper should have been overlapped underneath existing so that water flows over the seam, and new shingles should have been feathered in when replaced. Once again, It is Important to QC Work Per Bids to make sure the scope of work was completed correctly to scope.



Improper - Board nailed down on top of old roofing



Improper – Felt paper being glued down with roof cement



Improper – Shingles being nailed down over old roofing



Improper – Patch is on top of old roofing creating a bump. Shingles are not feathered into existing roofing.

Initial completed on 6/2/12. Active roof leak was not reported. Reported ICC on 2/16/13 and 5/30/13 with no roof photos or damages reported. HUD inspection on 6/26/13 Vendors need to take photos of all ceilings regardless if water stained or not. This will show if leak is new or existing. Photos should also be taken in the attic showing the underside of the roof sheathing. Vendors must walk the roof to complete a thorough roof inspection. This must also be photo documented by taking good, clear photos of all areas of the roof.



Interior water stains  
and discoloration  
on ceiling



Loose/ missing  
shingles



Interior water stains  
and discoloration on  
ceiling