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# CAROLINAS CONTACTS

*CRSMCA – Covering the Carolinas for over 65 Years*



## TOP ISSUES IN METAL ROOFING INSTALLATION

JULY/AUGUST 2020

**NEW DATE DUE TO COVID-19**

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## Letter from the PRESIDENT

**I started my journey in the roofing industry** about 29 years ago as roof loader/laborer. Primarily steep-slope tile roof system. Along the way, I have worked hard and learned a lot about the in's and out's of our industry. Today, I am the owner of CPR Roofing (Campbell Professional Roofing) in Charleston, South Carolina.

Our industry is a tough one, with a lot of moving parts to say the least but, very rewarding. This year as CRSMCA President, I would like to see our educational platform grow and continue to serve the association. Also, I would like to see the association incorporate some steep-slope system training. With a tough year ahead of us with COVID -19 and social distancing, we as an association, need to stay connected and encourage all members to think forward to growing our annual Carolinas Mid-Winter Roofing Expo and Annual Meeting/Summer Convention, as well as District meetings.

I am honored to be a part of the Carolinas Roofing and Sheet Metal Contractors Association, Inc. that cares about our industry and to serve as President, as this means a lot to me. I look forward to seeing all of you. Be Safe...

—Eric Campbell, Campbell Professional Roofing

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**SECRETARY-TREASURER**  
**IMMEDIATE PAST PRESIDENT** MICKEY CHILDRESS,  
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08  
09

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BRANDON JACKSON, CARLA B. SIMS

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### THE CRSMCA MISSION STATEMENT

To promote and safeguard the common business interest of its members and to improve conditions by educating all persons concerning the roofing and sheet metal business and industry. To work for the development and progress of the roofing and sheet metal business industry and to work with individuals' organizations and governmental agencies toward the achievement of a stronger profession of the roofing and sheet metal industry.

## Letter from the ASSOCIATE GROUP PRESIDENT



**First, I would like to thank the association** for the opportunity to serve as the Associate Group President this upcoming year and I'm looking forward to continuing to help grow our industry through education and networking within in the CRSMCA. It was unfortunate that we were not able to host our Annual Meeting/Summer Convention this year due to the COVID-19 pandemic that is spreading its way across our country. While I am optimistic that this pandemic will come to an end, my hope is everyone is staying safe and taking the necessary precautions during this time.

During my time as President, I want to continue growing our industry by

providing more education and training within the CRSMCA for our contractor and associate members. I believe being able to provide education and training gives our association purpose which helps provide our members with the tools to succeed in the roofing industry. Some of the events that help our association provide this education and training are the financial benefits raised at our Annual Golf Tournament and Carolinas Mid-Winter Roofing Expo, which I am hopeful CRSMCA will have a great turn out this year. If you have not attended one of these events over the years, please join us to see how we are growing as an association and industry.

In closing, I would also like to recognize and thank the Associate Group Board members who will be serving with me this year: 1st Vice President, Sean Dougherty of Johns Manville; 2nd Vice President, Chris Love of Mid-States Asphalt; Secretary/Treasurer; and Past President, Erik Hauck of ABC Supply Company, Inc.

Please feel free to reach out to me or one of your Board members to find out what is going on within the association or if you would like to get more involved. Once again, I hope everyone, and their families are staying safe during this time and I hope to see you at one of our upcoming events soon. —*Bubba Kears*, ABC Supply Company, Inc.

### CAROLINAS ROOFING & SHEET METAL CONTRACTORS ASSOCIATION

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Carolinas Contacts addresses issues and concerns of the roofing industry. Technology, test, and building codes are constantly changing, and such changes may not be reflected herein. All information is presented for the benefit of our readers and does not necessarily reflect the views of CRSMCA. Press releases and product information presented do not reflect all available materials. Before purchasing, installing, using, or recommending any product, system, or method, readers should make independent evaluations.

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## Association **IN ACTION**

**Welcome to your CRSMCA 2020-2021 year...** I would like to welcome our new Presidents for CRSMCA! Eric Campbell, Campbell Professional Roofing (Charleston, SC) – CRSMCA President and Bubba Kears, ABC Supply Company, Inc. (Columbia, SC) – CRSMCA Associate Group President. I am looking forward to working with them as they bring new ideas and changes to CRSMCA.

As CRSMCA continues to move forward in 2020, we are continuing to keep you updated with industry news and events through our publication, website, and e-Newsletters. Following are some important dates coming up...

**September 18:** NCLBGC Continuing Ed offered at CRSMCA (8am – 12:30pm)  
**25:** NCLBGC Continuing Ed offered at CRSMCA (8am – 12:30pm)  
\*registration is online ONLY at <https://crsmca.org/meetinginfo.php>

**October 13-15:** NRCA hosts Virtual Legal Conference (<https://www.nrca.net/legal/education/conference>)  
**16:** NCLBGC Continuing Ed offered at CRSMCA (8am – 12:30pm)  
**22:** 3rd Annual Golf Tournament hosted at the Rocky River Golf Club  
**30:** NCLBGC Continuing Ed offered at CRSMCA (8am – 12:30pm)  
\*registration is online ONLY at <https://crsmca.org/meetinginfo.php>

**January 19-21, 2021:** Carolinas Mid-Winter Roofing Expo hosted at the Benton Convention Center \*registration to open in mid-August 2020

**NC LICENSING BOARD FOR GENERAL CONTRACTORS CONTINUING EDUCATION:**  
CRSMCA has received inquiries regarding the regulations for the new requirement of continuing education for North Caro-

lina general contractor license renewals. Click the link ([https://crsmca.starchapter.com/images/downloads/Training/05\\_nc-gclb\\_continuingeducation.pdf](https://crsmca.starchapter.com/images/downloads/Training/05_nc-gclb_continuingeducation.pdf)) to read an article that will be useful to those still seeking answers. Please contact CRSMCA OR the NCLBGC (<https://nclbgc.org/>) for additional inquiries.

As always, if your company needs any form of training, please contact the CRSMCA office to discuss how CRSMCA can help your company stay safe and educated when on the job!

I hope everyone stays safe and healthy, as well as having an amazing summer! I look forward to seeing you all in the coming months. There is always growth and strength in numbers and opportunities to grow not only YOUR CRSMCA, but YOUR roofing industry! —*Carla B. Sims, CRSMCA Executive Director*

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The U.S. Department of Labor’s Occupational Safety and Health Administration (OSHA) announced today that it has postponed the 7th annual National Stand-Down to Prevent Falls in Construction, originally scheduled for May 4-8, 2020, due to the COVID-19 pandemic. The event will be rescheduled this summer.

Falls remain the leading cause of fatal injuries to workers in the construction industry. While the National Stand-Down is postponed, OSHA encourages employers to remain vigilant and to use all available resources, including those at <https://www.osha.gov/StopFallsStand-Down/> to enhance worker safety.

For the latest on coronavirus, and for tools and resources to prevent worker exposure, OSHA encourages employers and the public at-large to visit the OSHA COVID-19 and the CDC COVID-19 webpages.

Under the Occupational Safety and Health Act of 1970, employers are responsible for providing safe and healthful workplaces for their employees. OSHA’s role is to help ensure these conditions for America’s working men and women by setting and enforcing standards, and providing training, education and assistance. For more information, visit [www.osha.gov](http://www.osha.gov).

The mission of the Department of Labor is to foster, promote and develop the welfare of the wage earners, job seekers and retirees of the United States; improve working conditions; advance opportunities for profitable employment; and assure work-related benefits and rights.



\*Registration for NCLBGC Continuing Education will be listed on the CRSMCA website at [www.crsma.org](http://www.crsma.org)

**EVENT UPDATES DUE TO COVID-19**  
**CRSMCA 3rd Annual Spring Golf Tournament** (Concord, NC) **NEW DATE!**  
 Thursday, October 22, 2020  
**NCLBGC Continuing Education Courses**  
 · Friday, September 18, 2020  
 · Friday, September 25, 2020  
 · Friday, October 16, 2020  
 · Friday, October 30, 2020

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## LEARN ABOUT THE CRSMC SELF-INSURERS FUND

Carolinas Roofing and Sheet Metal Contractors – Self-Insurers Fund is the oldest worker’s Compensation group funded in the Carolinas and could be saving your company money! Members within

the CRSMC-SIF program are not just purchasing their workers compensation but investing into a program that brings additional value to their company through a commitment to ensure the safety of their employees. As a member/customer within the program, you participate in building a fund that is beneficial for all members/customers within the program, you could receive competitive rates within the insurance industry, and you could receive a return of interest determined by the CRSMC-SIF Trustees and other approved returns during the year. In the year 2018, the CRSMC-SIF returned more than \$1 MILLION DOLLARS to the CRSMC-SIF members!

Additionally, the CRSMC-SIF is large component of support for the CRSMCA through sponsoring the CRSMCA Annual Meeting/Summer Convention and attendance of Trustees at the event. **HAVE YOU CONSIDERED CRSMC-SIF FOR YOUR WORKERS COMPENSATION NEEDS?**



## SC DEPARTMENT OF LABOR, LICENSING AND REGULATION/ SC OSHA

### General Information

803-896-7665 asksosha@llr.sc.gov

OSHA’s Office of Outreach and Education provides a variety of training programs and presentations designed to reduce or eliminate safety and health hazards in the workplace. Training is available to employers and employees of both the public and private sector upon request and may occur on-site (requiring participation of 12 or more employees).

General industry, health, and construction areas are covered in the training curriculum. Examples of training programs offered include:

- The OSHA Inspection Process
- Bloodborne Pathogens
- Lockout/Tagout (LOTO)
- Trenching/Excavation
- Hazard Communication
- Fall Protection (General Industry or Construction)
- Personal Protective Equipment
- Workplace Violations
- Scaffolding
- Confined Spaces
- Industrial Truck Safety Requirements
- OSHA Injury & Illness Record Keeping

To inquire for training, please visit <https://eservice.llr.sc.gov/OSHAOutreach/>.



## NC DEPARTMENT OF LABOR/ OSH

### Compliance Bureau Contacts

- Tim Childers | 336-776-4420  
tim.childers@labor.nc.gov
- Phil Hooper | 919-779-8512  
phil.hopper@labor.nc.gov

Training information, registration and training course and dates can be found at [https://www.labor.communications.its.state.nc.us/OSHPublic/ETTA/class\\_reg-ist/calendar.cfm](https://www.labor.communications.its.state.nc.us/OSHPublic/ETTA/class_reg-ist/calendar.cfm)

## TRAINING EVENTS

- Fall Protection (webinar) August 3
- Lockout/Tagout (webinar) August 4
- Fire Protection and Prevention (webinar) August 7
- Recommended Practices for Safety and Health Programs (webinar) August 10
- Hazard Communication (webinar) August 11
- Scaffolding (webinar) August 13
- Material Handling and Storage (webinar) August 14
- Complying with OSHA General Industry Standards (Raleigh) August 19
- 10-Hour Construction Industry Awareness Course (Raleigh) August 24
- 30-Hour Construction Industry Awareness Course (Raleigh) August 24
- Complying with OSHA General Industry Standards (Raleigh) September 23
- Complying with OSHA Construction Industry Standards (Raleigh) October 28

## WHAT IS THE CRSMCA MASTER INSTALLER CERTIFICATION?

The CRSMCA Roofing Academy Master Installer Certification Program is designed to promote safety issues and concerns in the application of the roof systems to prepare the employee for best practices in their job performance. It is intended for the use by anyone with an interest in these roof systems, from roofing workers to foremen to supervisors. It is a culmination of efforts by contractors, manufacturers, suppliers and others who are dedicated to promoting safety.

Enrolled students will learn and train the basics of roofing, in-



creasing their knowledge and skills to make them more valuable to their respective companies, as well as build future leaders in the roofing industry.

## HOW CAN YOU GET INVOLVED?

The CRSMCA Roofing Academy Committee is always searching for instructors of the classroom material and the hands-on demonstration. View the class and hands-on courses in this issue. Should you wish to be an instructor, donate materials, and/or be a hands-on instructor; please contact the CRSMCA office at 704.556.1228 or [cbsims@crsmca.org](mailto:cbsims@crsmca.org) or the Committee Chairman, David Griffin, at [dgriffin@coastalcommercialroofing.com](mailto:dgriffin@coastalcommercialroofing.com).



## NRCA RELEASES A NEW PODCAST BIWEEKLY

Each designed to inform, enlighten and inspire you! From roofing contractors to installers to manufacturers, the roofing industry is made up of incredibly talented people. Listen in as we tell their stories.

The first four episodes are available now at [roofingstories.podbean.com](https://roofingstories.podbean.com), on NRCA's website or wherever you get your podcasts, including Apple, Spotify, Google, iHeartRadio and Stitcher.

Subscribe now and listen to:

- House Flipper to Roofing Industry Leader
- Roofing Industry Rallies Around Ambitious Goal
- A Roofing Roll-Up
- The Daughter Becomes the Boss

You'll be glad you did!



## NATIONAL ROOFING WEEK Aug. 23-29

Organized by NRCA, National Roofing Week takes place each June. Its mission is to increase awareness across the U.S. about the significance of roofs to every home and business and share the good deeds of the industry. National Roofing Week also promotes the importance of hiring a professional roofing contractor and making informed decisions about maintaining or replacing any roof system.

The roof is one of the most important components of a home or business' structure, yet it is often taken for granted until it falls into disrepair. NRCA en-

courages members to participate in National Roofing Week by engaging in their communities and informing the public about the essential role roofs and professional roofing contractors play in every community.

In celebration of National Roofing Week, NRCA will host the "We are Family" Raffle (<https://nrca.net/news-events/national-roofing-week/raffle>), sponsored by A.C.T. Metal Deck Supply. Open to all NRCA member companies, the raffle involves companies taking a group photo of all employees—their roofing family—and submitting it to NRCA for a chance to win a prize.

NRCA also will be sharing its members' stories through its various social media outlets and Professional Roofing magazine. Members throughout the U.S. are encouraged to share their stories of charitable giving, crew and staff appreciation, and signature roofing projects with NRCA at <https://www.nrca.net/news-events/national-roofing-week/social-media>.

Additionally, roofing professionals will be able to help make a difference in the lives of students pursuing construction careers through NRCA Giving Day, which will be held Tuesday, Aug. 25. Visit <https://www.nrca.net/news-events/national-roofing-week/giving-day>.

National Roofing Week 2020 is sponsored by National Women in Roofing (title sponsor); ABC Supply Co. Inc.; A.C.T. Metal Deck Supply; Carlisle SynTec; GAF; and Polyglass U.S.A., Inc.

View more information about National Roofing Week at <https://www.nrca.net/news-events/national-roofing-week>.



NRCA will begin planning for Roofing Day in D.C. 2021, will be held on March 23-24, 2021, so please save these dates. Your registration fees for Roofing Day in D.C. 2020 will be rolled over and applied to Roofing Day in D.C. 2021. If you will be

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unable to attend in 2021, please contact NRCA's Washington, D.C., office at (800) 338-5765.

Please know this was a difficult decision, and NRCA is extremely disappointed Roofing Day in D.C. 2020 will not take place. However, it is clearly the correct decision at this time given the threat to the health and safety of participants and recent actions by government bodies. Your patience and understanding are greatly appreciated.

We look forward to seeing everyone at Roofing Day in D.C. 2021.

### The Roofing Alliance and Arizona State University are excited to unveil a Study of the U.S. Roofing Industry and Its Workforce!

The roofing industry always has suffered from a lack of reliable workforce data available, making it ill-equipped to fully understand the magnitude of labor shortages and worker retention issues. But no more!

This new study reports on current roofing workforce demographics, including:

- Types of work
- Skilled and unskilled labor shortages
- Effects of labor shortages at national and regional scales
- Industry challenges and potential solutions

To order your copy, visit this site.

### FEATURED MATERIALS! NRCA ROOFING MANUAL – 2020 SET

NRCA's premier publication gives you the most current and useful technical information in the roofing industry. It makes an excellent addition to your technical library and is reliable reference material for state roofing contract licensure exams. The set includes the following four volumes:

- The NRCA Roofing Manual: Metal Panel and SPF Roof Systems – 2020
- The NRCA Roofing Manual: Membrane Roof Systems – 2019
- The NRCA Roofing Manual: Architectural Metal Flashing and Condensation and Air Leakage Control – 2018
- The NRCA Roofing Manual: Steep-slope Roof Systems – 2017

### START SAFELY, END SUCCESSFULLY

Online educational programs for all levels... Register at [www.nrca.net/nrcauniversity](http://www.nrca.net/nrcauniversity)

NRCA has a vast array of NRCA benefits to help your business prosper. Visit [www.nrca.net/memberrnavigation](http://www.nrca.net/memberrnavigation) to learn more.

NRCA is continuing their popular series of FREE WEBINARS on the third Thursday of each month. These new and innovative webinar topics and presenters have been selected to expand your knowledge by giving you new ideas that you can implement into your company immediately. Each webinar offers a unique experience specifically tailored to roofing professionals. Don't miss out on these live opportunities to stay up to date with industry issues affecting your business.

For upcoming webinars and all previous webinar recordings, visit [www.nrca.net/webinars](http://www.nrca.net/webinars).

### UP AND DOWN EASTERN U.S.

- Virginia Association of Roofing Professionals, [www.varoofingprofessionals.org](http://www.varoofingprofessionals.org)
- Tennessee Association of Roofing Contractors, [www.tarcroof.org](http://www.tarcroof.org)
- Kentucky Roofing Contractors Association, [www.krca.org](http://www.krca.org)
- Roofing & S/M Contractors Association of GA, [www.rsmca.org](http://www.rsmca.org)
- Florida Roofing & Sheet Metal Association, [www.floridarroof.com](http://www.floridarroof.com)



### COMMIT TO SAFETY DURING OSHA'S SAFE + SOUND WEEK!

The Occupational Safety and Health Administration has designated Aug. 10-16 as Safe + Sound Week, a nationwide event to celebrate the successes of businesses that have implemented safety and health programs in the workplace.

The American Industrial Hygiene Association, American Society of Safety Professionals, CPWR—The Center for Construction Research and Training, National Safety Council, National Institute for Occupational Safety and Health, and Voluntary Protection Programs Participants' Association are joining OSHA to sponsor the effort.

OSHA says effective safety and health programs have three core elements:

- Management leadership that commits to establishing, maintaining, and continually improving the program. Managers must also provide resources necessary to support the program.
- Workers who help identify solutions for improvements. A workforce engaged in safety and health programs results in higher productivity, increased job satisfaction and strong worker retention, which combine to increase revenues and lower turnover and recruitment costs.
- A systematic "find and fix" approach that calls upon employers and workers to examine their workplaces to identify and address hazards before an injury or illness occurs.

# ON THE EDGE

Drip edge requirements and guidelines vary for steep-slope roof assemblies

By Mark S. Graham, NRCA

**Metal drip edges are used at rakes** and eave edges of steep-slope roof assemblies as a means of properly terminating roof systems' edges. Requirements and guidelines for metal drip edge usage vary, and you should be aware of the differing information. Following is a brief review of metal drip edge requirements in the International Building Code,<sup>®</sup> 2018 Edition and International Residential Code,<sup>®</sup> 2018 Edition, as well as NRCA's recommendations.

## IBC REQUIREMENT

In IBC 2018's Section 1507.2-Asphalt Shingles, specific requirements for metal drip edges are provided in Section 1507.2.8.3.

A drip edge is required to be provided at the eaves and rakes of asphalt shingle roof systems. A drip edge's flange should extend back onto the roof surface a minimum of 2 inches. Underlayment should be installed over a drip edge flange at eaves and under drip edge flanges at rakes. The vertical face of a drip edge should be a minimum of 1 1/2 inches and extend at least 1/4 of an inch below a roof deck's bottomside surface. Adjacent segments of drip edge shall be lapped a minimum of 2 inches. Drip edges shall be attached at a maximum 12 inches on-center fastening pattern.

IBC does not provide specific requirements for drip edge usage on clay and concrete tile, metal panel and shingle, roll roofing, slate, or wood shake and shingle roof systems.

## IRC REQUIREMENT

In IRC 2018's Section R905.2-Asphalt Shingles, specific requirements for metal drip edges are provided in Section R905.2.8.5.

A drip edge is required to be provided at the eaves and rakes of asphalt shingle roof systems. The specific requirements for drip edges are similar to those contained in IBC 2018 except the residential code also requires a drip edge to be fastened with the same fasteners required for asphalt shingle installation.

The residential code does not provide specific requirements for drip edge usage on clay and concrete tile, metal shingle, roll roofing, slate, or wood shake and shingle roof systems.

## NRCA GUIDELINES

The use of a drip edge at eaves and rakes provides a means of terminating steep-slope roof systems' underlayment and provides for efficient watershedding.

NRCA recommends the use of drip edges at all eaves and rakes

for asphalt shingle roof systems. A metal drip edge is most common for asphalt shingle roof systems; however, other drip edge materials, such as redwood or cedar, sometimes are used in decorative fascia applications.

A metal drip edge typically is fabricated in two configurations, L-type or T-type. The specific configuration and metal material used for a metal drip edge usually varies with local practices. If a specific metal drip edge configuration or material is desired, it should be clearly specified.

A metal drip edge at eaves should be applied directly to a roof deck, and the drip edge's flange should be covered by the underlayment. Alternatively, if a self-adhering polymer-modified bitumen sheet is applied directly to a deck at eaves, a metal drip edge can be applied over it. The metal drip edge's flange can then be stripped in with a 6- to 10-inch strip of self-adhering polymer-modified bitumen sheet.

At rakes, a metal drip edge should be applied over underlayment beginning at the eaves and continuing up the roof slope. This arrangement provides for metal drip edge laps to be installed shingle fashion to shed water. Adjacent segments of metal drip edge should be lapped a minimum of 2 inches. NRCA suggests fastening metal drip edge at about 12 inches on center, slightly staggered. Spacing may need to be closer in high-wind regions.

At eaves and rakes with L-type metal drip edge, asphalt shingles should extend about 1/4 to 3/4 of an inch beyond the drip edge's vertical face. For a T-type drip edge, asphalt shingles should be at least flush with or extend up to about 3/4 of an inch beyond the drip edge metal.

Asphalt shingle manufacturers' installation instructions also should be consulted for requirements specific to their products.

For clay and concrete tile, metal shingle, slate, and wood shake and shingle roof systems, the use of a metal drip edge should be considered depending on the climate's severity, anticipated rainfall, freeze-thaw cycling and edge framing construction.

When climate or roof edge construction dictates the need for a metal drip edge, the type and minimum thickness of the material should be commensurate with a slate roof system's expected service life.

Additional information about steep-slope roof systems is provided in *The NRCA Roofing Manual: Steep-slope Roof Systems—2017*.

*Mark S. Graham is NRCA's vice president of technical services. @MarkGrahamNRCA*



# SUMMERS PAST

Since unfortunately we aren't able to meet in person this year for our annual Summer Convention, check out some highlights from years past.







# SENATE PASSES PAYCHECK PROTECTION PROGRAM (PPP) FLEXIBILITY ACT OF 2020

By Denny Ard, DHG Solutions Lab Leader  
on June 5, 2020

On June 3, 2020, the United States (U.S.) Senate passed the Paycheck Protection Program (PPP) Flexibility Act of 2020 (Flexibility Act). The bill (H.R.7010) had previously passed the U.S. House of Representatives on May 28, 2020. The bill will need to be signed by President Trump in order to become enacted.

The Flexibility Act would make a number of changes to the Paycheck Protection

Program, as summarized below:

- **Covered Period Extended to 24 Weeks:** The Flexibility Act will change the definition of “covered period” in Section 1106 of the CARES Act on loan forgiveness. A borrower would have a covered period that begins on the origination date of the covered loan and ends the earlier of 24 weeks after origination of the loan or on Dec. 31, 2020. The Flexibility Act also states that a borrower who received a covered loan prior to the enactment of the Flexibility Act has the option to continue using the eight-

week covered period in the CARES Act.

- **Loan Period – Five Years:** Loans issued after the Flexibility Act becomes law will have a five-year minimum maturity date. For loans issued before the date this law is signed, the maturity date does not change from the previously issued loan documents – in most cases two years.

The Flexibility Act specifically states that lenders and borrowers are not prohibited “from mutually agreeing to modify the maturity terms of a covered loan” to the minimum five-year period. The result is covered loans originated after enactment of the Flexibility Act will have a minimum five-year maturity date and loans originated prior to enactment of the Flexibility Act have the ability to be modified. However, one caveat is that the minimum five-year maturity would begin at the date the borrower applies for forgiveness of the loan and not the date of the loan’s origination.

- **Covered Period Extended to Dec. 31, 2020:** When signed into law, the definition of “covered period” from Section 1102 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) would be amended by extending the end date from June 30, 2020, to Dec. 31, 2020. The extension of the date, as clarified by a letter signed by the Chairmen of the Senate Committee on Small Business and Entrepreneurship and members of the Small Business Committee, does not extend the application deadline, which remains at June 30, 2020.<sup>[1]</sup>

- **FTE Restoration by Dec. 31, 2020:** Borrowers would now have until Dec.



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31, 2020, to restore salary/wage and Full-Time Equivalent (FTE) reductions to the levels they were at Feb. 15, 2020. Borrowers previously had until June 30, 2020, to restore salary/wage and FTEs.

• **FTE Reduction Penalty – Two Added Exemptions:** Under the original forgiveness rules, if a borrower reduced FTEs between Feb. 15, 2020, and April 26, 2020, then the amount eligible for forgiveness could be reduced significantly. The Flexibility Act will add two additional exemptions to avoid the penalty if the borrower can provide documentation associated with employee availability or business activity:

1. In the first exemption, the borrower will not experience a reduction in forgiveness if it can document the inability to rehire former employees who were employees on Feb. 15, 2020, and cannot hire “similarly qualified employees for unfilled positions on or before December 31, 2020”; or,

2. In the second exemption, the borrower must document that it is unable to return to the same level of business activity that the business was operating at before Feb. 15, 2020. The decrease in business activity must be due to compliance with guidance issued by federal agencies during March 1, 2020, through Dec. 31, 2020, “related to the maintenance of standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19.” Note that these exemptions do not apply to the salary/wage reduction test, but only to the FTE reduction test.

• **Nonpayroll Cost Cap Now 40 Percent:** When enacted into law, the limitation on forgiveness of nonpayroll costs to 25 percent of the total forgiveness will increase to 40 percent, as the Flexibility Act states “an eligible recipient shall use at least 60 percent of the covered loan amount for payroll costs.” On the current loan forgiveness application, the 25 percent limitation was only applied to the forgiveness amount; however,

the Flexibility Act changes the limitation to apply to the entire loan amount and if 60 percent of the loan is not used for payroll costs, forgiveness may be disallowed entirely.

• **Deferral Period Extended:** The deferral period for payments on the PPP loan will be extended from six months to “the date on which the amount of forgiveness determined under section 1106 of the CARES Act is remitted to the lender.” In light of the extension of the deferral period, the Flexibility Act also added a limitation that if a borrower fails to apply for forgiveness within 10 months of the last day of the covered period, the borrower will start making payments after the 10 months.

• **Payroll Tax Deferral Participation:** The Flexibility Act would allow PPP borrowers to fully participate in Section 2302(a) of the CARES Act and delay payment of employer payroll taxes. Previously, borrowers could only defer payroll taxes through the date the

borrower received a decision from the lender that some or all of the PPP loan is forgiven.

For questions or additional information about the PPP application process and other guidance issued by the Treasury and the SBA, please contact us at CARE-SActQuestions@dhg.com.

**Listen to DHG’s June 5 GrowthCast podcast on this same topic by clicking here.**

Source: [1] “Senate Passes Changes to Small Business PPP Loan Program.” Bloomberg, June 3, 2020.

**About the Author – Denny Ard, CPA,** is a partner with Dixon Hughes Goodman’s Professional Standards Group based in Charlotte. He has approximately 15 years of public accounting experience serving both public and private companies. Prior to joining the firm, Denny served more than six years with a Big Four public accounting firm.



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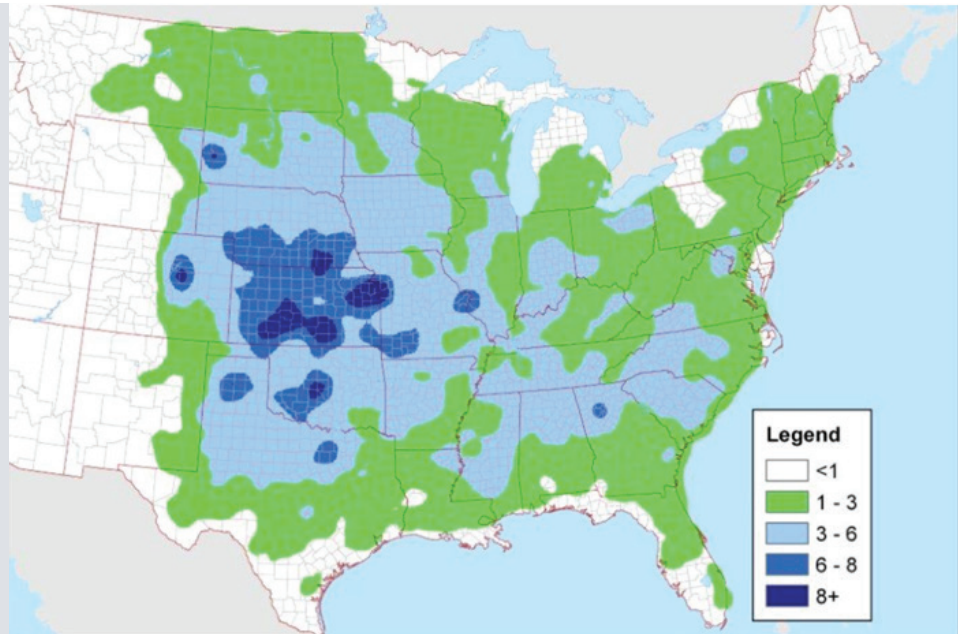
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# HAIL NO, IT'LL NEVER HAPPEN HERE!

By Warren Barber | May 12, 2020  
SPRI News



**Hail activity in the United States:** Average number of hail reports per 100 square miles 2003-2012 reports of hail 1 inch or larger

**U.S. weather patterns are dramatically shifting,** and meteorologist Jim Cantore of The Weather Channel is reporting from places once deemed unlikely for whatever storm is brewing. If you work in a traditionally non-hailstorm region and think, 'hailstorms will *never* happen here,' think again.

Our industry builds for the long run, so anticipating the possibility of hail in your area is prudent. A good single ply roof should last decades and it's difficult to predict what mother nature has in store over that time period.

Hailstorms typically hover over the West and South Central regions, but they also now affect the Midwest, East and South-east, leading to millions of dollars in damage annually. If you look closely at FM Global insurance's hail damage map (FM Loss Prevention Data Sheet 1-34; FM 1-34), and hail storm information from NOAA, instances of severe hail storms are now wide spread across the United States. Today, about two-thirds of the U.S. experiences 1 inch or larger hailstones, and hail can damage or penetrate the roof cover and insulation.

## PROTECT YOUR ROOF FROM PEOPLE

What makes your roofing assembly more susceptible when hail does strike? We can be our own worst enemy – and everyday foot traffic can be as destructive as hail, not to mention sea-sonless.

A crew of average-sized workers (175 lbs./person) walking on the rooftop doing repairs or general maintenance with equipment in tow, not always following the appointed pathways, provides even more opportunity for damage.

## USE A COVERBOARD TO ENHANCE YOUR ROOF'S PERFORMANCE

A quality coverboard will:

- Protect and prolong the life of the roof membrane. Coverboards help to not only fortify the membrane when hail strikes but also provide a firm and smooth surface to help resist damage from typical foot traffic.
- Protect and preserve your insulation. Coverboards will help the insulation below withstand environmental conditions (like hail) as well as help prevent it from being crushed by things like foot traffic and equipment.

## REINFORCE YOUR ROOF AND MINIMIZE POTENTIAL DAMAGE

Coverboards can help provide peace of mind for you and extra protection for your investment. It's a critical component to extend the life of any roof, and it prevents or minimizes potential damage from both hail and workers.

Stay tuned for a future blog on more compelling data and other reasons to protect your roof with a coverboard. In the meantime, stay well and please don't hesitate to contact me for more information on coverboard or to talk roofing.

Since 2006, both the National Roof Contractors Association (NRCA) and the Midwest Roof Contractors Association (MRCA) have recommended using noncombustible coverboard.

Contact Warren Barber at [warrenb@nationalgypsum.com](mailto:warrenb@nationalgypsum.com). Warren is the Product Sales Manager of Specialty Systems for National Gypsum Company, based in Charlotte, N.C.

## ROUTINE MAINTENANCE ADDS LIFE TO YOUR GUTTER MACHINE

**Regular preventive maintenance is** probably the single thing you can do as a gutter rollforming machine owner and operator to keep your business humming and save money on repairs in the future.

Anyone who's ever had a gutter machine out of service and lost money on downtime and repairs will tell you: Don't ignore preventive maintenance.

The basics will keep your rollformer healthy and give you a chance to catch anything serious before it becomes a major problem. It all depends on you. Every new machine sold in the marketplace comes with an operating and maintenance manual. We have several gutter machines in our repair shop right now ranging from one that is nine months old and looks like it's been in the field 10 years and another that is 10 years old and looks as good as the day it first saw service.

If you're serious about getting the best "mileage" out of your machine, follow these suggestions for every month your machine is in service:

- Most modern gutter machines feature a polyurethane drive roller system with chromed free floating forming rollers that have to be routinely cleaned. Turn on your machine and spray the neoprene rollers with a product like Formula 409, a household cleaner whose original application was as a commercial solvent and degreaser for industries that struggled with particularly difficult cleaning problems. Let your machine run for a few seconds, then turn it off and wipe down the rollers with a clean cloth. Remove as much dirt and grime as you can. Then turn the machine on and jog it forward—keeping your hands away from the machine. Turn the machine off again and wipe off the other sides of the rollers and the bottom roll. Wipe away any excess dirt or liquid. Repeat if necessary.
- Once the neoprene rollers are clean, use a shop-vac to vacuum out the rest of the machine and wipe it down with a clean cloth.
- Use a clean cloth to wipe down the skate (metal) rollers with Formula 409. Cleaning these rollers may require more effort and "elbow grease" than the neoprene rollers. Repeat these steps once a month and remember to make sure the neoprene rollers are completely dry before running material through the machine. Rollers that are not dry will slip and make a mark on the bottom of the gutter material.
- Wiping down the entire machine also gives you the opportunity to closely inspect the machine. As with any mechanized piece of equipment, keeping the machine clean at all times will increase its life and make maintenance easier.

At least once a year, oil all the chains in your rollformer using motorcycle chain oil. The guillotine blade should be oiled every day with 3-in-1 oil. Do NOT use WD-40—it is not a lubricant. The WD stands for water displacement and the product is made with a cleaning and degreasing solvent known as Stoddard Solvent that can ultimately get sticky and gummy—not lubricating. It will create wear on the blade and not give you a good cut on the material.

Finally, two operating notes that can save you on repairs and machine malfunctions. If you are running your machine's electric powered motor from a wall socket or even a generator, use a 10 gauge, 15 Amp Extension Cord. Anything less and the rollformer may perform erratically. And last, never leave material in any machine with polyurethane rollers. When you are done using the machine for the day, calculate the length of the machine into the last piece needed, and then empty the machine. Material left in the machine acts like a trough, catching dirt and debris. Consequently, when the machine is turned on, the roller runs through the residual dirt and will soil the product and the rollers.

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# THE TOP 5

## ISSUES IN METAL ROOF INSTALLATION

*By Jared Pearce, Gulf Coast Supply & Manufacturing. Reprinted with permission from Roofing Magazine, printed in Vol. 10, No. 5, September/October 2019*

Metal roofs offer a number of benefits for both homeowners and roofing contractors. Installation problems, however, can cause functional or aesthetic issues that can result in problems, delays and unhappy clients. Following are the five most common roof installation issues and how to solve them.

### **1. METAL SHAVINGS CAUSING RUST STREAKS**

Installing a metal roof requires drilling through the aluminum or steel roof panels to attach them to the substrate.

The process creates metal shavings, especially at rivet holes along the ridge cap or when drilling through multiple layers of roof panels.

Those tiny shards of metal can cause rust and stains on the roof, as well as corrosion that shortens the lifespan of the roof. The more layers of metal a crew has to drill through, the more shavings will be produced.

“Shavings are no problem when removed quickly,” says Paul Hope, field service technician for Gulf Coast Supply. “It is when they are left behind that they become an issue.”

“When metal shavings sit on the roof for a week to a month they start to corrode,” Hope says. “That corrosion leads to staining of your panels, and

that staining leads to unhappy homeowners.”

Roofers should get in the habit of either sweeping or blowing metal shavings off of the roof at the end of the workday, according to Hope.

### **2. IMPROPERLY INSTALLED UNDERLAYMENT**

Underlayment has to be carefully measured and lapped to avoid moisture infiltration into the building envelope. Local building codes specify lap coverage guidelines and slip sheet placement for underlayment installation.

Underlayment is designed to act as

a secondary water barrier in case rain makes it past the metal roof. Some of the most common causes of water intrusion are fastener failure, wind-driven rain in extreme storms, or metal-to-metal connections with no sealant.

Avoiding underlayment issues is easy to do if the crew follows installation instructions and code requirements. If underlayment is not installed correctly, however, replacement costs can be expensive and involve removing the metal roof, replacing the roof substrate and installing new underlayment.

### 3. OVER-TIGHTENED AND UNDER-TIGHTENED FASTENERS

Proper fastener installation is critical to the efficiency of a roof system. Because fasteners penetrate the metal roof, underlayment and roof deck, they can allow for water infiltration into an otherwise waterproofed roof.

During the installation, screws must be straight and tight to perform as intended. Fasteners that are not installed straight do not form a proper seal. And even when they are straight, over-tightening the screw compresses the washer too much, forms “dimples” in the metal panel and causes water pooling that can then infiltrate the attic.

Under-tightened screws won't hold the roof panel securely and can cause premature wear of both the fastener and panel.

### 4. INADEQUATE ONSITE STORAGE ARRANGEMENTS

Roofing materials should be delivered in a particular sequence, close to the time roofers will need them. The longer roofing materials, such as panels, are stored on site, the more prone they will be to damage from the elements or construction-site mishaps.

Workers should pay attention to where and how materials are stored. Are they

out of the way of vehicles? Are they on a flat surface? Are they elevated on one end to allow for drainage of rainwater?

Standing water, especially on unpainted panels, can cause wet storage stains or what is known as “white rust.” Sand, dirt and debris can also damage metal panels, causing permanent stains before they are ever installed on a roof.

### 5. DELAYS DUE TO WORKER INJURY

Safety is crucial on any jobsite but especially when installing a metal roof. Injury and accident prevention should be the primary duty of crew chiefs and workers alike. Accidents can not only send workers to the hospital, they can affect scheduling and job productivity as well.

“Medical bills, downtime, and loss of skilled laborers for extended periods of recovery can take place,” Hope says. “It is the responsibility of every individual to properly protect themselves from day to day.”

Falls are the most common potential metal roofing injury. Workers should use harnesses when on the roof and in any other fall-risk situations. Someone on the crew also needs to maintain the condition of the safety equipment. “Nicks in the harness can jeopardize your entire fall system,” Hope says.

Cuts caused by the sharp edges of the metal panels are also a hazard. Gloves and Kevlar cut sleeves can help roofers protect themselves.

Less common threats include electrocution and burns. Electricity, whether from a live current or lightning, can travel through the metal. Rubber shoes and gloves can protect roofers from potentially fatal shocks. Burns are less common, but in hot climates, the sun can heat metal enough to cause an injury. Workers can protect themselves with gloves and protective clothing.

Taking care to address these five common metal roofing installation issues can result in a smoother, more effective process, fewer problems and more satisfied clients.

*About the author: Jared Pearce is the technical services manager at Gulf Coast Supply & Manufacturing. The son of a general contractor, Pearce has been around the construction industry his whole life. He is also a native Floridian and a Coast Guard veteran. Gulf Coast Supply has been a trusted choice for metal roof products throughout the Southeast for more than two decades. Through its Contractor's Advantage program, Gulf Coast offers both classroom and hands-on seminars to help fill the industry's need for qualified roofers. For more information, visit [www.GulfCoastSupply.com](http://www.GulfCoastSupply.com).*



By Stephen Safran,  
Safran Law Offices

# CONTRACT



## CONTRACTS AND HR MANAGEMENT IN A POST COVID-19 WORLD

### THE WORLD HAS CHANGED

Due to COVID-19, the construction industry's new normal is still being sorted out. Attorneys are receiving questions from business owners revolving around what their companies should be doing right now to respond to evolving stay-at-home government orders, as well as how to prepare for the future.

As is true during more normal times, construction companies are focused on how they can protect themselves when facing a project delay, the difference being the new challenge is due to COVID-19. A perhaps

not-so-common occurrence in a good job market, is employer's wanting to know how to handle employee absenteeism during the pandemic.

Two key areas to focus on for the future world with or without COVID-19 are: force majeure clauses and employee management.

### BE EXPLICIT IN NEW CONTRACTS

Speaking of the future, now that we are in a pandemic, do not assume it to be a force majeure in new contracts. At this time, it is no longer unexpected and/or

unpredictable. Be explicit in your contracting. When crafting new contracts, make sure to consider the ramifications in your pricing and your scheduling rather than assuming you will be protected when a pandemic-caused delay occurs. One last point, typically, these provisions lead only to extensions of time for performance and not monetary remedies for delays.

## UPDATE HANDBOOKS

Most businesses have a general handbook that they give to their employees. While templates taken offline can cover most of a company's needs, businesses should now be looking to update these policies and take into consideration the policies that are most important for their specific business. Reflect on how your business has changed during the COVID-19 pandemic and take proactive measures to make sure your written employment policies reflect these changes.

While reviewing and revising (where necessary) your employment policies is a good first step, taking steps to make your employees aware of the changes is even better. Critical policies such as company vehicle usage, absenteeism, use of company property are among the best practices for employers to review during these trying times. As repeated throughout this article, written documentation is critical to employment management before, during, and after the COVID-19 pandemic.

## A NEW NORMAL

It cannot be stressed enough that we are in the midst of the new normal. For this reason, detailed written documentation will be critical to ensure that businesses thrive. To summarize:

Review your current contracts for force majeure language and/or add language to future contracts. If you are anticipating that you may have a delay claim in the future whether it be through the supply chain or labor shortages, give pre-notice to the other party to the contract. If your business has already been affected, provide the required notice and supplement as often as necessary. For future contracts, consider the impact to your pricing and scheduling.

Furthermore, review your written employment policies and revised as necessary. If you have new policies that are specific and critical, review those policies with your employees and have them sign off that they have read and understand the policy.

This article merely discusses a few of the issues affecting construction business owners. Information is being updated hourly. Therefore, individuals and employees, alike, should continue to read, research, and learn about the ways that they could be affected.

*Stephen Safran earned his J.D. from the Campbell University School of Law in 2008 and was admitted to practice law in North Carolina the same year. Out of law school, Stephen served as corporate counsel for a large site work and utilities contractor in Raleigh, NC, overseeing both the legal and human resources departments.*



*By Jenn Goodman, ConstructionDive | Published on July 12, 2020*

A new analysis by the National Association of Home Builders found that lumber prices have soared 50% since April 17. The primary drivers of the price increase, according to the NAHB, include:

- Mills closed in the spring due to stay-at-home and social distancing measures enacted by state and local governments.
- Mills that remained operational anticipated a large drop in demand and substantially decreased capacity utilization.
- Producers did not anticipate the massive uptick in demand from do-it-yourselfer (DIY) homeowners and big box retailers during the pandemic.
- Housing weathered the COVID-19 crisis much better than most anticipated.
- DIY demand has not abated much as states reopen and construction demand has far surpassed lumber mills' projections.

With global supply chains buckling and trade tensions elevated, materials prices are likely to ratchet higher, according to Basu, noting that while the recent rise in energy prices receives much of the attention, the rising price of softwood lumber is a concern to contractors as well.

"Inflation is not problematic at the moment, but that could change over the next year or two," said Basu. "Central banks around the world have been increasing money supply, which could ultimately trigger faster price increases as economic activity firms."

*\*For the full article on "Material rise for second straight month since COVID-19 crisis began"; please visit <https://www.constructiondive.com/news/materials-prices-rise-for-second-straight-month-since-covid-19-crisis-began/581449/>*



## FALLS ON THE SAME LEVEL

**Naturally, in a resource written for the roofing and sheet metal industries,** a frequently recurring topic is fall prevention. However, in this Safety Talk, instead of talking about falls from an elevation, we are going to discuss falls on the same level.

We've probably all slipped or tripped and fell in the past, picked ourselves up, brushed off our clothes and went about our day, hoping that nobody saw us. With that personal experience in mind and the knowledge that falls from a roof, ladder or other elevated surface can be catastrophic, it makes sense to assume that falls from heights cost companies more than falls on the same level. But believe it or not, that is not the case. In a recent study injury of various causes, falls from an elevation had the third highest total cost of disabling injuries. However, falls on the same level had the second highest total cost.

Sometimes falls on the same level happen as a result of distractions or inattention

(which is what we call distractions when we are unable to identify the source of distraction).

However, other times falls on the same level are the result of physical hazards.

The exact hazards that cause these incidents can vary greatly though depending on the workplace. Here are some:

- Oily or wet walking surfaces
- Uneven terrain
- Cracks or chips in a walking surface
- Changes in elevation
- Objects on the floor
- Cords
- Improper or damaged footwear

One of the best things to do to prevent falls on the same level is simply to practice good housekeeping and organization of work areas. This simple step can eliminate many trip hazards.

Another thing that can be done to prevent falls on the same level is to be attentive. This means must avoid being distracted

when walking through work areas. Looking at your phone or something else can cause you to miss hazards that can lead to a slip or trip.

Next, ensure that you have proper footwear for your work and that it is in good condition.

Clean footwear of any mud or moisture when possible when coming from outside to inside and before walking across a roof.

For those of us who perform work indoors, another step to take is to ensure that there is proper lighting in work areas and that any changes in elevation are brightly marked.

### DISCUSS WITH YOUR CREW

- What could cause a fall on the same level here?
- What can be done on this jobsite to decrease the potential for a slip, trip or fall on the same level?

# CHARLAS

## De Seguridad

## CAE EN EL MISMO NIVEL

**Naturalmente, en un recurso escrito para las industrias de techos y láminas de metal,** con frecuencia el tema recurrente es la prevención de caídas. Sin embargo, en esta charla de seguridad, en lugar de hablar de caídas desde una elevación, vamos a discutir las caídas en el mismo nivel.

Probablemente todos nos hemos resbalado o tropezado y caído en el pasado, nos levantamos, nos sacudimos nos vestimos y seguimos nuestro día, esperando que nadie nos viera. Con esa personal experiencia en mente y el conocimiento que se cae de un techo, escalera u otro elevador la superficie puede ser catastrófica, tiene sentido suponer que las caídas de las alturas cuestan empresas más que cae en el mismo nivel. Pero lo creas o no, ese no es el caso. En un estudio reciente de lesiones de diversas causas, caídas desde una elevación tuvo el tercer costo total más alto de lesiones incapacitantes. Sin embargo, las caídas en el mismo nivel tuvieron el segundo costo total más alto.

A veces, las caídas en el mismo nivel ocurren como resultado de distracciones o falta de atención (que es lo que llama-

mos distracciones cuando no podemos identificar la fuente de distracción).

Sin embargo, otras veces las caídas en el mismo nivel son el resultado de riesgos físicos.

Sin embargo, los riesgos exactos que causan estos incidentes pueden variar mucho dependiendo de lugar de trabajo. Aquí están algunas:

- Superficies para caminar aceitosas o mojadas
- Terreno irregular
- Grietas o astillas en una superficie para caminar
- Cambios en la elevación
- Objetos en el piso
- Cordones
- Calzado inadecuado o dañado

Una de las mejores cosas que se pueden hacer para prevenir caídas en el mismo nivel es simplemente practicar el buen orden y la organización de las áreas de trabajo. Este simple paso puede eliminar muchos peligros de tropiezo.

Otra cosa que se puede hacer para prevenir caídas al mismo nivel es estar aten-

to. Esto significa que hay que evitar distraerse cuando se camina por las áreas de trabajo. Mirar el teléfono o cualquier otra cosa puede hacer que se pierdan los peligros que pueden provocar un resbalón o un tropiezo.

A continuación, asegúrese de que tiene el calzado adecuado para su trabajo y que está en buenas condiciones.

Limpie el calzado de barro o humedad cuando sea posible cuando venga de fuera a dentro y antes de cruzar un tejado.

Para aquellos de nosotros que realizamos trabajos en el interior, otro paso a dar es asegurarnos de que hay una iluminación adecuada en las áreas de trabajo y que cualquier cambio en la elevación es muy marcado.

### DISCUTA CON SU EQUIPO

- ¿Qué podría causar una caída en el mismo nivel aquí?
- ¿Qué se puede hacer en este sitio de trabajo para disminuir la posibilidad de un resbalón, tropiezo o caída en el mismo?

# Carolinas Contacts Magazine Touches Hundreds within the Roofing Industry



The CRSMCA *Carolinas Contacts* Magazine is published every other month, six-times a year, and is placed in over 800 roofing industry professional email inboxes throughout the Carolinas, Georgia, Virginia and more located in the southeast region. The CRSMCA *Carolinas Contacts* Magazine is also displayed on the CRSMCA website page with archived issues.

The magazine provides valuable information from products to services and regulations that are important to the roofing industry businesses as well as news and events within the roofing industry.

## 2020 EDITORIAL SCHEDULE

**January/February:** Labor and the Lack of; Promotion of Carolinas Mid-Winter Roofing Expo and Annual Spring Golf Tournament

**March/April:** Ladder Safety Awareness; Review of the Carolinas Mid-Winter Roofing Expo; Promotion of National Roofing Week, Annual Spring Golf Tournament and CRSMCA Annual Meeting/Summer Convention

**May/June:** Drones and other Technology; Review of the Annual Spring Golf Tournament; Promotion of CRSMCA Annual Meeting/Summer Convention

**July/August:** Metal in the Roofing Industry; Review of the CRSMCA Annual Meeting/Summer Convention; Promotion of the 2021 Carolinas Mid-Winter Roofing Expo and 2021 Annual Spring Golf Tournament

**September/October:** The Varieties of Coatings; Fire Prevention Awareness; Promotion of the 2021 Carolinas Mid-Winter Roofing Expo and 2021 Annual Spring Golf Tournament

**November/December:** Cold Weather Awareness; Promotion of the 2021 Carolinas Mid-Winter Roofing Expo, 2021 Annual Spring Golf Tournament, 2021 CRSMCA Annual Meeting/Summer Convention



## MEMBER PRICING

Ad Size	6xs	3xs
Full Page	\$588	\$615
1/2 Page	\$345	\$360
1/3 Page	\$255	\$268
1/6 Page	\$199	\$210
Contractor Card Ad	\$165	-

## NON-MEMBER PRICING

Ad Size	6xs	3xs
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1/2 Page	\$408	\$428
1/3 Page	\$299	\$314
1/6 Page	\$236	\$248

## AD SPECIFICATIONS

Size	Horizontal (Width x Height)	Vertical (Width x Height)
Full Page	7.5" x 10" (no bleed)	-
1/2 Page	7.5" x 4.625"	3.625" x 10"
1/3 Page	5" x 4.625"	2.375" x 10"
1/6 Page	3.625" x 4.625"	-
Contractor Card Ad	3.5" x 2"	-

Submit full-color, high-resolution pdf artwork to Carla Sims at [cbsims@crsmca.org](mailto:cbsims@crsmca.org).