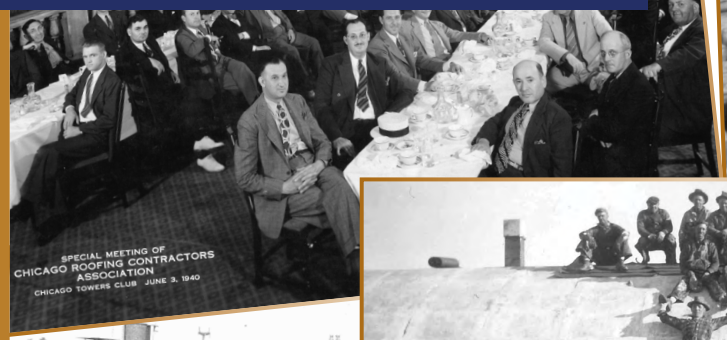
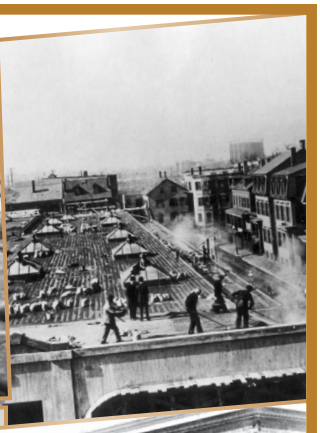
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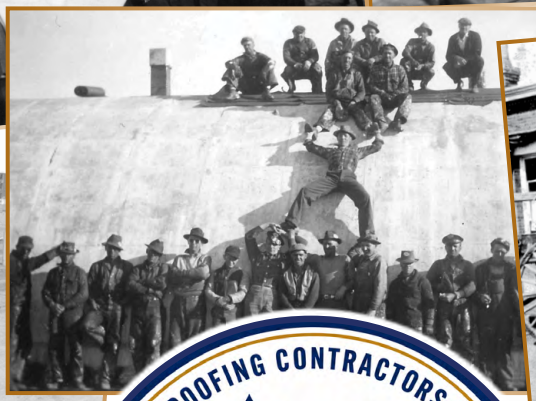
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The Magazine of Roofing and Waterproofing in Illinois and Beyond













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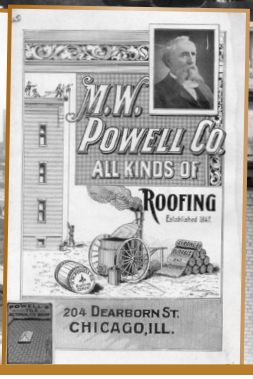
















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CRCA TODAY

2026, ISSUE 4

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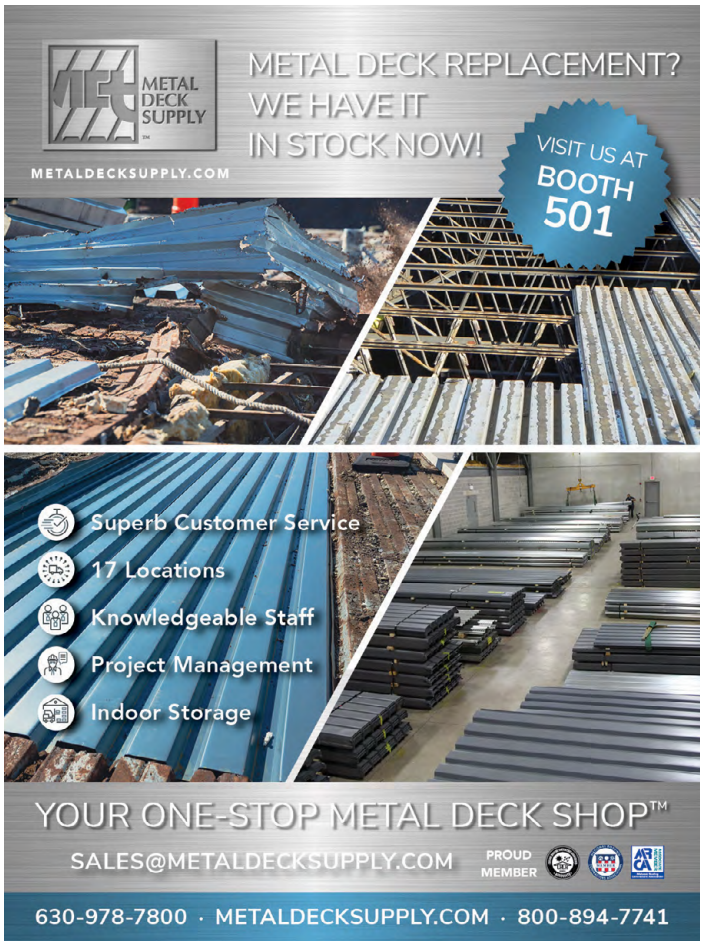
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2027 Trade Show & Seminars

By Ryan Petrick



Ryan Petrick

As the 2027 President of the Chicago Roofing Contractors Association (CRCA), I am pleased to invite you to attend the 43rd CRCA Trade Show & Seminars, taking place January 20–22, 2027, at the Drury Lane Conference Center in Oakbrook Terrace, Illinois.

What an exciting year for the (CRCA) as we celebrate our 150th anniversary! This year's Trade Show & Seminars kicks off this incredible milestone, celebrating 150 years of history, growth, and achievement. We're proud to honor our past, celebrate our members, and look forward to the future for the CRCA!

This informative annual event provides contractors, consultants, specifiers, code officials, and other industry professionals with the knowledge and resources needed to advance best practices. Ultimately, this expertise helps ensure that building owners and managers receive the highest-quality roofing, waterproofing, insulation, and air barrier installations.

Don't miss FREE Continuing Education Credits— AIA, ICC, & IIBEC - during the educational sessions.

- CRCA's Keynote Breakfast
- AI in Roofing Panel
- Roofing Licensing & Subcontracting Laws
- CRCA Safety Seminar
- Wind Uplift Panel
- Low Slope Roofing Technical Update

Exhibit Floor Open:

- Thursday, January 21, 11 am - 5 pm
- Friday, January 22, 9 am - 1 pm

Take the opportunity to visit over 125 manufacturers, suppliers, and service providers as they display a wide range of products and services. *Entrance into the Exhibit Hall is also free!*

CRCA's Trade Show & Seminars continue to strengthen its national reputation for delivering cutting-edge programming, thanks to the dedication and hard work of the members of CRCA's Trade Show Committee: *Matthew Adler, Greg Dedic, David Boling, Chris Demro, Mark Duffy, Tom Gadzikiewicz, Dave Good, Kim Good, Mike Lowery, Jeff Stralka, Rod Petrick, Ann Prusak, Meredith Moran Purim, and Ross Ridder.*

On behalf of CRCA's Trade Show Committee and Board of Directors, we extend our sincere gratitude to our dedicated exhibitors and sponsors. Your time, hard work, and continued commitment are instrumental to the success of the CRCA Trade Show & Seminars, helping make this annual event a premier, well-attended gathering for the roofing industry. Thank you for your valued partnership and ongoing support!

As 2027 CRCA President, I invite you to be active in our industry by joining CRCA as a member and volunteering for a CRCA committee. We look forward to seeing you in January.

Ryan Petrick, Ridgeworth Roofing Co., Inc.
2027 CRCA President

Register online at www.CRCA.org

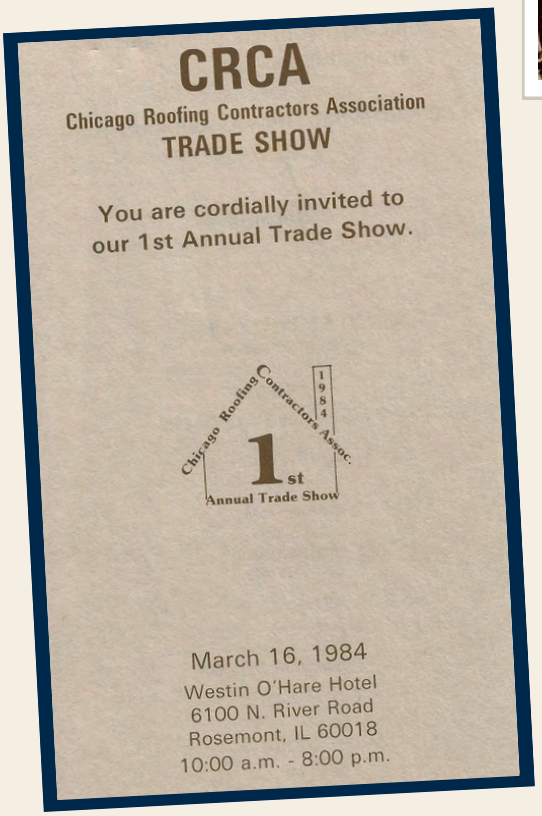
1984: A Tradition Takes Shape

THE BEGINNING OF THE CRCA TRADE SHOW & SEMINARS

In 1984, the Chicago Roofing Contractors Association hosted its very first Trade Show — bringing together contractors, manufacturers, suppliers and industry professionals for a day of education, connection and innovation.

What started as a vision has grown into a cornerstone event for the Chicago roofing industry.




CRCA

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Chicago Roofing Contractors Assoc. 1984 1st Annual Trade Show

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The inaugural Trade Show & Seminars featured industry experts, educational sessions and a wide range of exhibitors.

Educational topics included:

- Steep Roofing (Rick Rosenow, John Megall, Tom Tuscher)
- Modified Bitumen (Bob Petrick, Chris Cronin, Jim McNamara)
- PVC/EPDM (Paul Shah, Jay Refieuna, Larry Wolfe)
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2027

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The CRCA Trade Show & Seminars has connected our industry for 43 years. The photos below are from the CRCA Archives.



Early Years



Educational Seminars



The Floor



Safety



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Giveaways



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Fun for the Family

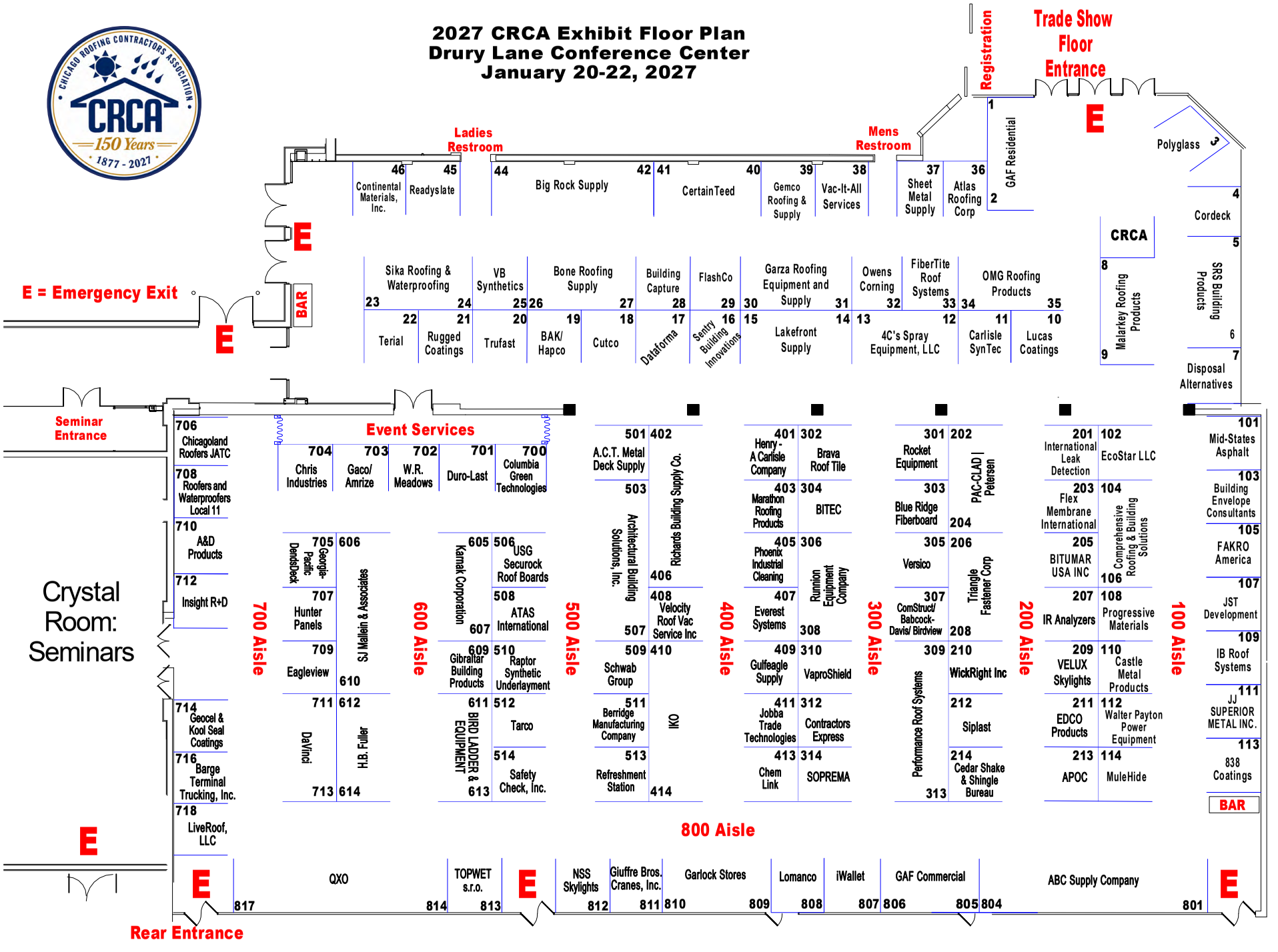
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2027 CRCA Exhibit Floor Plan
Drury Lane Conference Center
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Captive Ready: Why It Matters Even If You Never Join a Captive

By Philip Hayes



Philip Hayes

Mention a captive insurance program to a room full of roofing contractors and you'll usually get one of two reactions. Some want to learn more. Others immediately assume the conversation doesn't apply to them.

The reality is that "captive ready" is a worthwhile goal regardless of where your insurance is placed today or where it may be placed in the future.

In fact, some of the greatest benefits of being captive ready have nothing to do with joining a captive at all.

A captive's underwriting process is designed to identify companies that consistently outperform their peers from a risk management standpoint. These organizations aren't simply having a good year. They've built systems, processes, and a culture that produce better outcomes over time.

That same profile tends to attract attention from traditional insurance carriers as well.

When underwriters evaluate a roofing contractor, they're trying to answer a simple question: Is this company managing risk better than average?

The contractors that earn the strongest underwriting results are often the same contractors that would be attractive candidates for a captive.

So what does captive ready look like? It starts with loss performance.

A common benchmark used when evaluating captive opportunities is a loss ratio of 50% or less. In simple terms, loss ratio compares what a company pays in premium against what the insurance carrier pays in losses.

"The contractors that earn the strongest underwriting results are often the same contractors that would be attractive candidates for a captive."

While no contractor can eliminate every claim, consistently favorable loss experience demonstrates that risk is being managed effectively. More importantly, it shows underwriters that strong results are not occurring by accident.

The next component is safety culture.

Most roofing companies have a safety manual. Captive-ready companies have something much more valuable: employee buy-in.

Safety becomes part of daily operations rather than an annual requirement. Superintendents discuss it. Foremen reinforce it. Employees understand expectations. Leadership invests in it.

The difference is often visible the moment you walk onto a jobsite. You can usually tell within minutes whether safety is a priority or simply a policy.

Equally important is how a company manages claims.

Many organizations focus on claim handling only after an injury occurs. The strongest performers understand that claims management starts long before the first report is submitted.

Preparation before a loss, an organized response when an incident occurs, and a structured process for returning employees to work afterward all contribute to better outcomes.

The goal isn't simply closing claims. It's reducing their frequency, controlling their severity, and learning

> ***"Perhaps the biggest misconception about captive readiness is that it only matters if a company intends to join a captive.***
>
> ***That couldn't be further from the truth."***

something from each event that makes the organization stronger moving forward.

Another characteristic commonly found among captive-ready contractors is leadership involvement.

The best safety programs are not owned exclusively by a safety director. They are supported by ownership, operations, project management, and field supervision.

When leadership treats safety and risk management as business priorities, employees notice. When leadership views them as administrative requirements, employees notice that as well.

Culture almost always follows leadership.

Perhaps the biggest misconception about captive readiness is that it only matters if a company intends to join a captive.

That couldn't be further from the truth.

The same attributes that help a contractor pass a captive's underwriting review are the attributes that create confidence among traditional insurance carriers.

A contractor with a strong loss history, documented procedures, active safety initiatives, and engaged leadership will typically be viewed more favorably than a competitor lacking those characteristics.

That can lead to improved marketability, stronger carrier relationships, and more favorable underwriting outcomes over the long term.

Whether insurance markets are soft or hard, quality risks tend to have more options available to them.

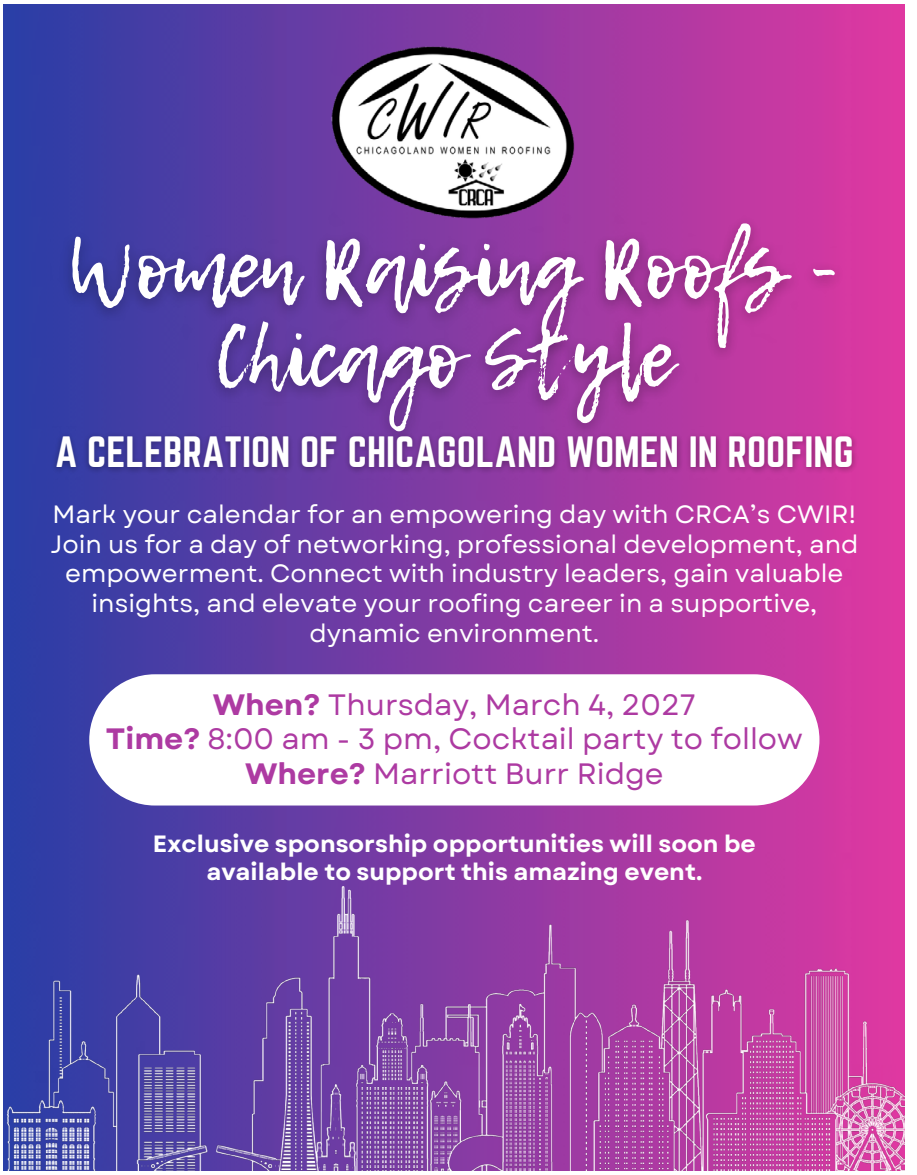
It's a commitment to building a company that actively manages risk instead of reacting to it. It's creating a culture where safety is valued, claims are handled effectively, and continuous improvement becomes part of the organization's identity.

If that journey eventually leads to a captive, great.

If it doesn't, the company still benefits.

Because becoming captive ready ultimately means becoming a better-run business, and that's something every roofing contractor can profit from.

Philip Hayes is Vice President of Sales with CRCA Associate Member firm, Assured Partners and also serves on the CRCA Contracts & Insurance and Health & Safety Committees. You can contact him at: philip.hayes@assuredpartners.com



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Delegated Design: When Roofing Contractors Take on Design Liability

By Trent Cotney and Quinn Ferrall



Trent Cotney



Quinn Ferrall

Delegated design has become increasingly common in construction, and roofing contractors need to understand exactly when a construction obligation can become a design obligation. A contractor that agrees to design all or part of a roofing system may assume liability that falls outside traditional workmanship risk. Once that happens, the contractor may face professional-negligence allegations, additional insurance issues, and responsibility for system performance even when the installation itself was proper.

In a traditional design-bid-build project, the owner retains an architect or engineer to prepare the plans and specifications. The contractor prices and constructs the work shown in those documents. An owner that furnishes plans and specifications generally carries responsibility for defects in those plans and specifications when the contractor follows them. Delegated design can alter that allocation of risk because the contract assigns a defined portion of the design to the contractor or its design professional.

What Delegated Design Looks Like in Roofing

In roofing, delegated design may arise when the specifications identify performance requirements but require the roofing contractor to determine the details necessary to satisfy them. Examples may include engineered fastening patterns, attachment requirements, perimeter and corner enhancements, wind-uplift requirements, or other project-specific engineering. Some of these tasks may legitimately require a licensed architect or engineer, depending on the scope and governing law.

The danger comes from vague contract language. A specification may state that the contractor must 'verify,' 'design,' 'engineer,' 'ensure,' or 'provide a complete system' without clearly defining the design criteria supplied by the owner. A submittal requirement can also create confusion. Shop drawings and product data traditionally communicate how the contractor intends to perform its work. They should not automatically shift responsibility for the overall adequacy of the project design. Contractors should resist language that turns ordinary coordination or submittal obligations into an undefined professional-design obligation.

Additional confusion and risk can also come from requirements found in specification sections outside of Division 07-Thermal and Moisture Protection. In recent years, language such as "verifying the securement of access ladders to masonry walls to meet OSHA standards" has started to appear, placing an increased contractual burden on the roofing contractor to provide engineering data confirming that these standards are being met.

Know Exactly What You Are Agreeing to Design

Before signing the contract, the roofing contractor should identify every provision that assigns design responsibility. The contract should identify the specific system or component to be designed, the performance criteria that must be met, the applicable loads and code criteria, and whether a licensed design professional must sign and seal the work.

AIA A201 delegated-design language provides a useful risk-allocation concept: when professional design services are specifically required from the contractor, the owner and architect identify the performance and design criteria that the delegated design must satisfy, and the contractor may rely on the adequacy and accuracy of those criteria. Roofing contractors should pursue the same concept even when the project does not use an AIA form.



Even construction documents that include specific data for size and securement of structural components such as steel framing for deck infill sections may still include language that requires additional engineering and inclusion of stamped shop drawings or a letter with the submittals. We have also seen construction documents that require the sizing of drainage components, such as gutters and downspouts, be included in the roofing contracts. A contractor should not be expected to invent the owner's design intent or correct an incomplete building design without additional compensation and an appropriate professional design agreement.

Do Not Confuse Means and Methods with Design

Roofers routinely make field decisions involving staging, temporary protection, installation procedures, and other means and methods. Those decisions do not necessarily make the contractor the designer of the permanent roofing system. Contract language should preserve that distinction.

Likewise, a contractor's review of dimensions, field conditions, or substrate conditions should not create responsibility for discovering every design defect. It is good practice to have the other trades provide verification of readiness, such as a steel deck inspection, prior to commencement of roofing activities. If the contractor identifies an apparent conflict or omission, it should provide written notice and request direction. The contractor should avoid solving a design problem informally in the field unless the contract clearly authorizes that responsibility and the required design professional participates.

Insurance and Subconsultant Issues

Commercial general liability insurance does not function as professional liability insurance. If a roofing contractor accepts professional-design responsibility, it should determine whether its insurance program covers that exposure. Contractors that retain outside engineers should confirm that the engineer carries appropriate professional liability coverage and should use a written agreement that passes through the exact delegated design requirements without expanding them. This should also include provisions for work done by subcontractors of the roofing contractor.

The contractor should also review indemnity provisions carefully. A broad indemnity obligation tied to design can create exposure far beyond defective installation. The contract should allocate responsibility according to fault and should not require the roofing contractor to indemnify other parties for their own design errors. Illinois contractors should also remember that state law regulates both professional practice and construction indemnity provisions, so project-specific language deserves legal review.

Practical Contract Controls

The best protection is to address delegated design before the price is fixed. Contractors should exclude architectural and engineering services unless they are expressly identified in the scope. If delegated design is required, the proposal should state the additional design fee, identify the retained professional, define the criteria supplied by others, and provide additional time for design, review, and revisions.

Contractors should also reject clauses stating that review or approval by the architect does not relieve the contractor of any design responsibility unless the contractor's responsibility is limited to the expressly delegated scope. The roofing contractor should remain responsible for its workmanship and for the professional services it specifically agrees to provide, but it should not become the insurer of the entire roof design simply because it possesses roofing expertise.

The Bottom Line

Delegated design is not inherently improper. It can work well when the parties clearly define the scope and responsibility. Problems arise when a roofing contractor accepts an undefined obligation to design a complete system without recognizing the legal consequences. The safest approach is to identify design obligations before signing and shift responsibility for the design prepared by others. A few sentences negotiated at the front end can prevent a roofing contractor from defending an architect's design problem years after the project is complete.

Suggested Contract Provision: Design Responsibility Waiver and Limitation

Except to the extent expressly identified in this Agreement as a delegated-design

responsibility of Contractor, Contractor does not undertake or assume responsibility for architectural, engineering, or other professional design services, and Contractor shall be entitled to rely upon the adequacy and accuracy of the plans, specifications, design criteria, performance criteria, calculations, and other information furnished by Owner, Architect, Engineer, or their consultants. Contractor's shop drawings, product data, submittals, field measurements, coordination activities, recommendations, substitutions, value-engineering suggestions, or means and methods shall not constitute acceptance of responsibility for the adequacy of the Project design. Contractor shall not be responsible for errors, omissions, inconsistencies, or deficiencies in design documents prepared by others. If professional design services are expressly delegated to Contractor, Contractor's responsibility shall be limited solely to the specifically identified delegated component and to satisfying the written performance and design criteria furnished by Owner or its design professional. Any such professional services shall be performed by an appropriately licensed design professional where required by law. Review, approval, or acceptance of submittals by Owner, Architect, or Engineer shall not expand Contractor's delegated-design obligations beyond those expressly stated in this Agreement.

Disclaimer

This article is provided for general educational and informational purposes only and is not intended as legal advice. Contract requirements, licensing rules, insurance coverage, and the enforceability of risk-transfer provisions vary by project and jurisdiction. Contractors should consult qualified legal counsel and their insurance professionals regarding specific delegated design obligations before entering into a contract or undertaking professional design services.

Trent Cotney is a CRCA member and a partner and Construction Team Leader at Adams & Reese, LLP. You can reach him at 866.303.5868 or trent.cotney@arlaw.com

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What the IRS Mileage Rate Increase Means for Your Fleet

By: CRCA Staff

For roofing contractors and suppliers, your fleet is more than a collection of trucks—it's one of your company's largest investments. Whether transporting crews, hauling materials, or traveling to job sites, every mile driven affects your bottom line.

A Midyear Change Worth Noting

Midyear adjustments to the IRS mileage rate are uncommon. In fact, the last similar increase occurred in 2022. Beginning July 1, 2026, ***the standard mileage rate increased from 72.5 cents per mile to 76 cents per mile***, reflecting the rising cost of operating vehicles.

While companies with larger fleets generally won't use the standard mileage deduction, the updated rate can affect employee reimbursements and serves as another indicator of increasing transportation costs facing the construction industry.

Know Which Method Applies to Your Fleet

Businesses generally have two options when deducting vehicle expenses:

1. **Actual Expense Method**—Deducts the actual costs of operating each vehicle, including fuel, maintenance, insurance, repairs, registration, tires, and depreciation.
2. **Standard Mileage Rate**—Applies a set IRS rate for every qualifying business mile driven. While the standard mileage rate can simplify recordkeeping for businesses with only a few vehicles, it is not available for companies operating five or more vehicles at the same time. *Because many of you manage fleets larger than that, most rely on the actual expense method instead.*

Even so, the IRS mileage rate remains an important benchmark. Many business owners within the roofing industry use it when reimbursing employees who occasionally use personal vehicles for company business under an accountable reimbursement plan.



Fleet Management Matters More Than Ever

Whether your company operates five trucks or fifty, controlling fleet costs is essential. Fuel prices, maintenance expenses, insurance premiums, and vehicle depreciation continue to rise, making accurate recordkeeping more valuable than ever.

Fleet managers should regularly monitor:

- Fuel consumption and mileage
- Preventive maintenance schedules
- Repair history
- Driver behavior and safety
- Vehicle utilization
- Replacement planning

Maintaining detailed records not only supports tax compliance but also helps identify opportunities in reducing operating costs that improve efficiency.

Good Records Protect Your Business

Regardless of which deduction method your business uses, accurate documentation remains critical. Business owners should maintain records of:

- Business miles driven
- Dates of travel
- Job site destinations
- Business purpose of each trip
- Tolls and parking expenses



Many companies now use GPS-based fleet management software to automate mileage tracking and simplify reporting, reducing administrative work while improving accuracy.

Review Your Fleet Strategy

The IRS mileage increase is a timely reminder to evaluate your fleet management practices. Review maintenance costs, fuel efficiency, vehicle replacement schedules, and reimbursement policies to ensure your operation is running as efficiently as possible.

Every mile your fleet travels represents both an operating expense and an opportunity to improve profitability. Contact your tax advisor to help determine which method is right for your situation.



Beyond the Harness: The Business of Preventing Falls

Why Fall Prevention Must Become a Leadership and Organizational Priority

By Joel Barnes



Joel Barnes

During my visits to multi-employer jobsites, I often find myself talking with roofing crews about sequencing plans and how work by one trade can affect another. Those conversations are a reminder that fall hazards rarely exist in isolation. A crew's exposure can be shaped by decisions made well before they arrive, by what is happening around them, and by how quickly supervisors and project teams respond when conditions change. That is why fall prevention has to be about more than the equipment a worker wears or the rules they are expected to follow.

Fall protection is often discussed in terms of harnesses, anchors, guardrails, training, and compliance. Those elements are essential, but they are only part of the picture. A company can provide the right equipment and maintain written procedures while still leaving crews to solve foreseeable hazards under schedule pressure, with incomplete information or limited support. Effective fall prevention has to be built into the way a business estimates, plans, staffs, supervises, and evaluates its work.

CPWR's research offers a useful way to look at this challenge. Its survey of people who had experienced, witnessed, or investigated falls from height found that insufficient or ineffective planning was the most frequently selected primary underlying cause, cited by 27.4% of respondents. The survey also found that the odds of workers using fall protection were 71% lower when their employer or competent person had not planned the work. These findings do not mean every fall has one cause, but they reinforce a central point: companies should not rely on workers to improvise solutions after exposure has begun.[1]

For roofing contractors, that means treating fall prevention as a business process starts before mobilization. During estimating and project planning, teams can identify access routes, roof edges and openings, material staging and hoisting needs, practical fall-protection methods, and potential conflicts with other trades. They can determine whether the equipment or work practices can eliminate exposure, reduce time spent near an edge, or allow work to be completed from a safer position. Plans should also account for service calls and short-duration work, where crews may arrive at unfamiliar buildings and conditions can change quickly.

This is where leadership becomes more than a statement in a safety manual. Executives and owners set priorities through the resources they provide, the schedules they approve, the questions they ask, and the behaviors they reward. If production is consistently treated as non-negotiable while safety planning is treated as optional, employees will recognize the difference between written policy and actual priorities. If leaders expect work to stop when a plan is inadequate, and support supervisors when they make that decision, the expectation becomes more credible.

The responsibility cannot sit with the safety department alone. Estimators influence whether adequate time and resources are included in a bid. Project managers and superintendents influence sequencing and coordination. Yard and equipment managers affect whether suitable systems are available when needed. Foremen translate expectations into daily decisions, and workers often recognize hazards that were not visible during planning. Each role needs clear responsibilities, a way to raise concerns, and the authority to help correct problems. The organization owns the system that connects those responsibilities.

> ***"The strongest fall-prevention system is not just the equipment a company provides. It is the way the company makes decisions before anyone is ever exposed to the hazard."***

That system also depends on communication and other skills sometimes dismissed as "soft skills." A supervisor may know the correct procedure but still struggle to explain it clearly, coach an experienced employee who resists a change, listen to a newer worker's concern, or address a production conflict without turning the conversation into a confrontation. These are practical safety skills. Clear communication, active listening, respectful correction, and consistent follow-through help turn written expectations into decisions people can apply on a changing jobsite. They also help create an environment where workers are more likely to speak up before a hazard leads to an incident.

CPWR's Safety Climate Assessment Tool, a tool in which I have participated myself, identifies eight leading indicators of jobsite safety climate, including management commitment, accountability at all levels, supervisory leadership, worker involvement, communication, training, and owner/client involvement. These are not abstract culture slogans, they are areas companies can assess and improve. A contractor can start by asking whether fall-protection planning is completed before work begins, whether foremen participate in preconstruction reviews, whether hazards are corrected before exposure, whether corrective actions are closed and how long it takes to do so, and whether employees can raise concerns without being ignored or even punished.[2]

Recordable injuries and lost-time cases remain important measures, but they are lagging indicators. Reviewing leading indicators gives leaders an opportunity to identify weaknesses before someone is hurt. The goal is not more paperwork or rewarding a high number of observations. It is to find out whether the company's planning, communication, and follow-through are working—and then make improvements where they are not.

The business case is equally important. Effective fall prevention requires investment in planning, equipment, supervision, and, most of all, time. But a serious fall can bring medical and workers' compensation expenses, investigations, legal exposure, replacement labor, overtime, schedule disruption, and damage to employee and client confidence. Not every benefit can be assigned a reliable dollar amount, and no single statistic can promise a specific return on investment. Still, preventing serious injuries protects people while reducing avoidable disruptions. Safety should be evaluated as part of business performance, not merely as a line-item expense.

A mature fall-prevention program also extends beyond a company's own employees. Roofing projects depend on coordination among general contractors, subcontractors, suppliers, and other trades. Expectations for planning, communication, and hazard correction should be clear before work begins, and companies should verify that those expectations are being followed. A strong internal program is less effective if it fails to address risks created between employers and trades.



The roofing industry does not need to choose between technical compliance and leadership. It needs both. Sure, standards establish requirements, while appropriate equipment and training provide essential protection. But it's leadership that determines whether those protections are planned, resourced, communicated clearly, and consistently applied during all phases of work. Fall prevention should be part of routine business decisions and involve the right people early. It should also give supervisors the skills and authority to lead, listen to employees, track whether hazards are resolved, and hold every level of the company accountable.

These themes will be explored further at the January 2027 CRCA Roofing Expo safety seminar, which will focus on safety and leadership, including practical communication and interpersonal skills. The discussion will look beyond written policies to the everyday leadership behaviors that influence decisions: how expectations are communicated, how concerns are handled, how supervisors coach and engage their crews, and how leaders balance production demands with safe work. The goal is to help roofing professionals strengthen both the human and organizational side of safety and not replace technical knowledge but make it more effective in practice.

Ultimately, fall protection should not be viewed as a task delegated to the worker at the roof edge or to the safety professional responsible for compliance. It is a company commitment that begins with planning and is reinforced by leadership, and continuous improvement. Safety is not a destination; it is an ongoing process of refinement. The strongest fall-prevention system is not just the equipment a company provides. It is the way the company makes decisions before anyone is ever exposed to the hazard.

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2. CPWR—The Center for Construction Research and Training. "Safety Climate Assessment Tool (S-CAT)." https://www.cpwr.com/research/management-resources-from-research/safety-culture-and-safety-climate/safety-climate-assessment-tool-s-cat/

Joel R. Barnes serves as a Field Safety Consultant for CRCA associate member Safety Check Inc. and is the co-chair of the CRCA health and safety committee. He also serves on the NW Indiana Business Roundtable safety committee and brings over a decade of professional experience in safety management, supported by a distinguished background as a U.S. Army Officer. Barnes is a Certified Construction Health and Safety Technician (CHST) and a Graduate Safety Practitioner (GSP) with a master's degree in occupational safety and health from Columbia Southern University. He can be reached at jbarnes@safetycheckinc.com





Roof Talk—Associate

Company Name: Economy Disposal Services, LLC
Location: 630 S Hicks Rd, Palatine, IL 60067
Year Business Founded: 1997
Number of Employees: 90
Year Business Joined CRCA: 2025
Name & Title of person answering questions: Bob Pavic–Sales

What Service(s) Does Your Company Offer?

Economy Disposal Service & Its affiliates offer 100-cubic yard trailers, roll-off dumpsters, portable toilets & 1.5cu yard Tommy Cart services. We also own & operate four Construction & Demolition material recycling facilities in Palatine, Plainfield, Aurora & McCook, IL.

What Sets Your Business Apart?

We believe the key to a successful partnership means never forgetting where you came from. It's one thing to write a values statement, but it's another to stay true to those values as you grow. We want to make sure every employee understands & acts on our values: Teamwork, Respect, Authenticity, Stewardship & Hospitality.

Do You Have an Interesting or Unique Business Experience That You'd Like to Share?

For sure, we all do! As we continue this growth trajectory, we think it's crucial to pool our experiences and find better solutions to the same old problems for our clients. We want to be the solutions-minded company for our customers. Many of us are fortunate to have made many positive relationships across trades. CRCA has been a big proponent of relationship building for us throughout the many years.

List Your Favorite CRCA Event. Why?

Obviously, the golf outing. Roofers have tough deadlines to meet and cranetime is expensive. We can sometimes hear the stress in their voice when trying to schedule. The golf outing is a nice time to let the guard down, take the edge off & spend some quality time with each other.

What Value Does CRCA Membership Bring to You?

Relationship building

What Advice Would You Give a New CRCA Member?

I would encourage new CRCA members to attend the membership meetings. The CRCA board & its members are very welcoming. No one should feel afraid to approach.

If You Could Sit Atop Any "Roof" in Chicago, What Rooftop Would It Be and Why?

Metaphorically, whatever rooftop I'd sit on, I would undoubtedly realize that although the land is vast, it's still a small world out there.



R&D Tax Credit for Roofing

The R&D Tax Credit is a tax incentive for companies that design or improve products, processes, formulas, or techniques. For roofers, this includes the everyday work you're already doing, which means you may qualify for the credit.

How it applies to roofing

Projects involve unique building designs, structural requirements, weather exposure, and site conditions that create technical uncertainty. In practice, this often looks like:

- Developing customized installation methods for complex roof systems.
- Adapting flashing or drainage solutions for specific roof geometries or penetrations.
- Addressing structural limitations or unusual substrates to ensure proper performance and durability.
- Solving field challenges related to constructability, performance, or code compliance.

Examples of qualified activities

- Designing or refining roof system assemblies to meet wind uplift, moisture control, or load requirements.
- Evaluating different membranes, insulation types, coatings, or fastening methods.
- Testing alternative attachment patterns, adhesives, or seam designs.
- Developing custom solutions for aging decks, unusual substrates, or structural limitations.
- Problem solving related to constructability, performance, or code compliance issues.
- Improving energy efficiency, durability, or installation efficiency.
- Problem solving in the field.

Eligible R&D expenses

- Wages for owners, sales, project managers, foremen, estimators, and install crews.
- Payment for third-party services such as engineering, installation, and inspection services.



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Rising from the Ashes: The Chicago Fire & The Origin of the CRCA

By Stephanie Creed



Stephanie Creed

The Great Chicago Fire of 1871 is one of the most catastrophic events in Chicago's history. Its devastation has been documented in photographs, books, and stories passed down through generations. Beyond the destruction and rebuilding lies a lesser-known story–one that helped shape Chicago's roofing industry and laid the groundwork for the Chicago Roofing Contractors Association (CRCA).

As CRCA prepares to celebrate its 150th anniversary in 2027, we look back at the events, challenges, and people who helped establish an organization that has endured for generations. It is a story of resilience, cooperation, and a shared commitment to an industry. It's a legacy that began in the aftermath of one of Chicago's greatest disasters and continues today.



"The Chicago Fire of 1871 and the 'Great Rebuilding'". National Geographic. January 25, 2011

October 8, 1871

The conditions were set in early October 1871, amidst unusual warmth and lingering drought across Chicago. A Friday evening blaze on October 6 consumed sixteen full acres. The following day, citizens surveyed the charred aftermath, reflecting on the severity of the destruction given the meager inch of rainfall recorded since July. This initial calamity proved merely a prelude. When warning sirens echoed again on Sunday, October 8, the city faced a monumental catastrophe that would reshape its future forever.

Conditions Ripe for Fire

To understand why the Great Chicago Fire caused such widespread destruction, one needs to understand that the city had grown quickly and it was constructed quickly to handle that growth. Although some buildings featured ornate brick and stone architecture, most homes and storefronts were constructed as quickly and as cheaply as possible. Wood was plentiful and affordable, making it the material of choice for buildings, sidewalks, and even portions of streets. After months of drought, these wooden structures, along with dry leaves and debris lining the street, created conditions for a fire to spread rapidly.

Compounding the danger were delays and confusion in reporting the blaze. Chicago's firefighters were understaffed, short on resources, and exhausted from battling the fire the previous night. Watchman Mattias Schaffer spotted the flames but initially reported the wrong location. When he tried to correct his mistake, he was told that the team would pass the original location and no further action was needed. A nearby shopkeeper also attempted to sound the alarm but it failed.

The confusion sent firefighters to the wrong location, costing precious time as flames spread.

The Fire

Whether it was Mrs. O'Leary's cow or not, the fire began near DeKoven and Jefferson Streets, in what is now Chicago's University Village neighborhood. Fanned by a strong twenty mile per hour southwest wind, the blaze spread rapidly, growing out of control before horse-drawn firefighting crews could reach it. Witnesses described giant fireballs hurtling through the air as the flames swept toward what is now the Loop, reaching it by midnight.

As the fire advanced, residents gathered in the streets to watch the destruction, some with drinks in hand. Many took comfort in the belief the Chicago River would halt the flames, just as it had the previous night. This time, however, the river couldn't contain the blaze.

Strong winds carried sparks and burning wood across the water, jumping to more homes and buildings as the fire spread at a staggering pace. Shortly after midnight, an explosion shook the city when the flames reached the gasworks, lighting up the night sky.

The fire swept onward, shattering windows and engulfing entire buildings. Fire tornadoes, described as whirling columns of flame (a phenomenon which occurs when hot air meets cold) and debris added to the destruction, leaving residents scrambling to escape. North Siders fled to relatives' homes outside the city, while others sought refuge in Lake Michigan.

Exhausted firefighters struggled to contain the fire, but conditions worked against them at every turn. Water pumps fell victim to the flames, and the few firewalls in place could not withstand the intense heat. Hay-filled barns and lumber yards provided still more fuel, feeding a fire that seemed impossible to stop.

As the flames swept through the city, they consumed the Chamber of Commerce and the Telegraph Office. With the Courthouse also threatened, Mayor Roswell B. Mason ordered the immediate release of its prisoners before the building was consumed.

Fire damaged the pumping equipment on the now-famous Water Tower (built just 2 years earlier) on Michigan Avenue, cutting off the flow of water to hydrants and leaving firefighters with even fewer means to battle the blaze.

Visible from forty miles away, the fire burned for thirty-six hours before rain helped bring it under control.

In its wake, approximately 300 people lost their lives, more than 2,100 acres had burned, and an estimated $200 million in property had been destroyed.

The Aftermath

Before the embers had cooled, Chicagoans began to rebuild. With neighborhoods destroyed and thousands left homeless, providing shelter was an urgent priority. Despite the devastation, much of the immediate reconstruction relied on readily available materials, including wood planking, wood shingles, and roofing felt or paper.

Roofing contractors were essential to this effort, even as they struggled with losses of their own. Manufacturing plants had been destroyed, wagons and tools lay buried in the rubble, and horses, which were vital for transporting workers and supplies, were difficult to find. To meet these challenges, roofing contractors came together by sharing materials, labor, tools, and connections to secure lumber in order to rebuild the city.

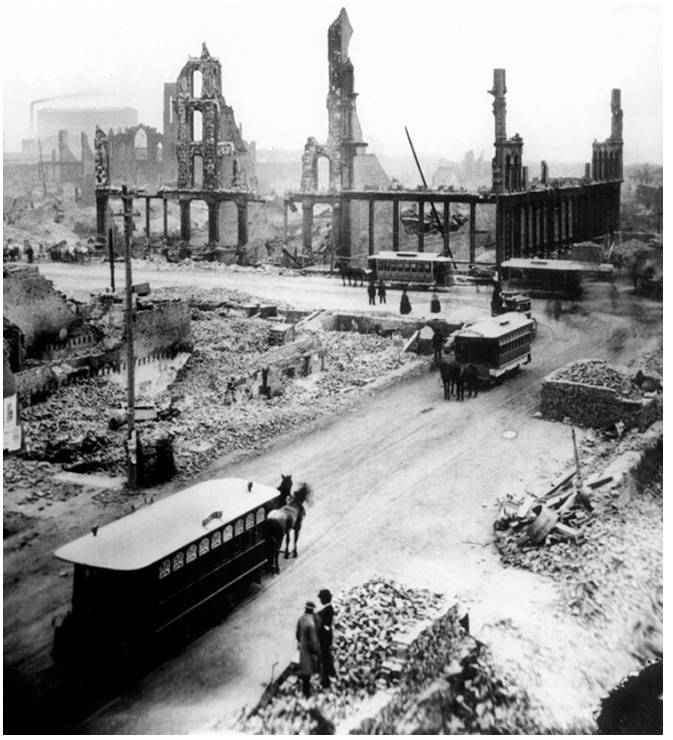


Photo courtesy of the New York Times: Two days after the Great Fire of 1871, trolleys (here, at the intersection of State and Madison streets) show signs of Chicago's recovery. More than 17,500 buildings were destroyed in the blaze, although the city's stockyards and riverfront mills remained intact.

That spirit of cooperation served both their neighbors and their fellow contractors well. It also helped lay the foundation for the Chicago Roofing Contractors Association, establishing a tradition of mutual support that remains at the heart of our industry today.

What We Learned

The lessons of the Great Chicago Fire did not end when the flames were extinguished. The lessons learned transformed the rebuilding of our city. It affected how the

> ***"Roofing contractors faced shortages of materials, tools, wagons, horses, and labor while confronting enormous demand. The industry's response was cooperation—sharing resources, contacts and manpower to construct roofs all over Chicago. The spirit of cooperation that helped Chicago rebuild became a cornerstone of CRCA's origins and remains central to its culture today."***

building trades were organized. Building with lumber still continued, as there was the immediate need for housing, and materials were scarce; rebuilding could not wait. Over time, however, greater attention was paid to slowing the spread of a potential fire, improving construction practices, and incorporating materials and systems that offered better protection. Chicago's rebuilding would continue for decades, creating both challenges and opportunities for the city's roofing industry. According to oral history from generations of Chicago roofers, the aftermath of the Fire also demonstrated something else: *competitors sometimes needed one another*. Roofing contractors faced shortages of materials, tools, wagons, horses, and labor while confronting enormous demand. *The industry's response was cooperation–sharing resources, contacts and manpower to construct roofs all over Chicago.* The spirit of cooperation that helped Chicago rebuild became a cornerstone of CRCA's origins and remains central to its culture today. As the city and its roofing industry grew, however, contractors faced challenges that required more than sharing labor and materials.

Colonel Moses W. Powell of M.W. Powell Roofing, a CRCA Contractor Member, reportedly confronted a growing threat: men posing as representatives of established companies, collecting customers' money, installing inferior roofing, and disappearing when problems arose.

Powell's warning to the public was simple: "Know Your Roofing Contractor." His broader vision was to bring reputable roofing contractors together to protect their businesses and customers while establishing standards for an emerging industry. That vision would help shape organized roofing in Chicago and, eventually, far beyond it.

A Legacy 150 Years in the Making

Much of the earliest history of Chicago roofing was passed down from one generation to the next rather than preserved in formal records. The stories that remain share a common thread: roofers recognized that they were stronger when they worked together.

In the aftermath of the Great Chicago Fire, that meant sharing materials, tools, labor and connections as the city rebuilt. As the industry grew, cooperation took on a new meaning. Contractors needed to protect the reputation of their trade, establish standards, share knowledge and give legitimate roofing contractors a collective voice.

That spirit became part of the foundation of the Chicago Roofing Contractors Association. Over the next 150 years, nearly everything about roofing would change. Materials evolved. Equipment improved. Safety practices advanced. Building codes became more sophisticated. Companies opened, closed, and passed from one generation to the next. Chicago's skyline changed around them.

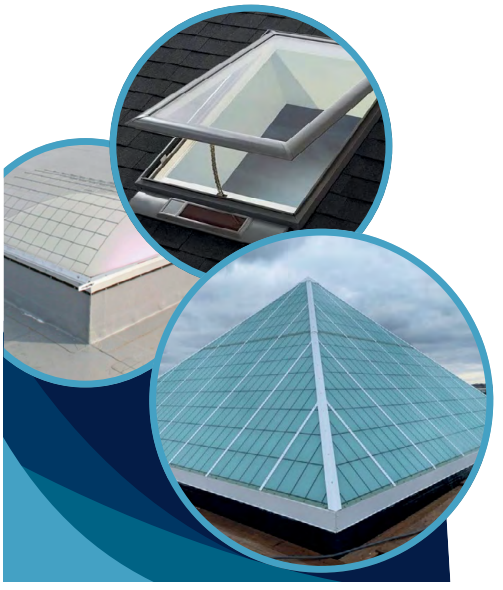
Through it all, CRCA changed, too.

What did not change was the reason for coming together.

For generations, CRCA has provided a place for contractors and the broader roofing community to learn from one another, address challenges, raise standards

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> ***"Colonel Moses W. Powell of M.W. Powell Roofing, a CRCA Contractor Member, reportedly confronted a growing threat: men posing as representatives of established companies, collecting customers' money, installing inferior roofing, and disappearing when problems arose. Powell's warning to the public was simple: "Know Your Roofing Contractor." His broader vision was to bring reputable roofing contractors together to protect their businesses and customers while establishing standards for an emerging industry."***

and build relationships. The people involved today may use different products and face different challenges than the roofers rebuilding Chicago in the 1870s, but they continue a tradition that began with people in the same industry recognizing the value of working together.

As CRCA celebrates its 150th anniversary in 2027, we celebrate more than an organization or a date on a timeline. We honor the contractors who built it, the families who carried businesses from one generation to the next, the industry partners who supported them, and the countless individuals who gave their time and knowledge to make Chicago's roofing industry stronger.

For 150 years, the strength of CRCA has remained where it began: with its people.

That is the legacy we inherited. It is the legacy we now have the responsibility and privilege to carry forward.

Stephanie Creed is a second-generation manufacturers' representative at CRCA Associate Member All Weather Products where she represents commercial roofing accessories like Safety Rail Company (safetyrailcompany.com) for Illinois and Northwest Indiana. She also serves as co-chair of CRCA's 150th Anniversary Committee. Armed with a degree in History, a fondness for digging through the Chicago History Museum's archives, and experience serving on CRCA's original History Committee, she enjoyed piecing together this chapter of the association's past. Special thanks to Gina Wormley for her much-appreciated editing assistance. For more information, visit roofingtuff.com.





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We sincerely appreciate the following companies for their continued support of the Chicago Roofing Contractors Association (CRCA). Your upgraded membership helps strengthen our industry and supports the programs, advocacy, and resources CRCA provides to its members.

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*Contractor Member

Industry News

By CRCA Staff

CRCA's Industry Affairs & Technical Committee Invites You to Our Annual Legislative Reception:

Join us as we foster and strengthen the relationships between CRCA Members and Illinois legislators. Your presence is vital to showcasing the strong engagement of CRCA members at this event.



When: Tuesday, December 1st 5:30 - 7:30 pm

Where: Saputo's Restaurant: 801 E. Monroe St., Springfield, IL

Why: This is a great chance to connect with legislators who will be voting on issues that directly affect our businesses and livelihoods. It is imperative to have a strong turnout from CRCA members to continue to develop ongoing working relationships. Let's come together and make sure our voices are heard!

Please email CRCA's Legislative Consultant Margaret Vaughn at: **vaughnmargaret47@gmail.com** to attend.

CRCA
CHICAGO ROOFING CONTRACTORS ASSOCIATION

CRCA POLITICAL ACTION COMMITTEE

Support Our Industry

Dear Fellow CRCA Member,

Protecting our industry extends beyond the job site. Decisions made in Springfield and Chicago—from building codes and safety regulations to tax policies and public procurement—affect our businesses every day.

The CRCA Political Action Committee (PAC) Fund supports our industry's legislative efforts, but member contributions have fallen short.

When our industry is properly funded, effective lobbying ensures we are not just reacting to bad laws—we are preventing them.

Providing funding gives us the power to:

- Stop harmful mandates before they get to a vote.
- Shape local building codes.
- Educate lawmakers who don't understand our trade.

Your support helps CRCA address harmful mandates, advocate for practical building codes, and educate lawmakers about the needs of roofing contractors.

Please consider contributing $250, $500, or $1,000 to support this ongoing work.

Sincerely,

Tony Roque
President, MW Powell Company
CRCA Past President

HOW TO CONTRIBUTE

Credit card: Donate Here using the credit card contribution link.

Check: Make payable to IL Roofing Contractors PAC and mail to:
CRCA
1 Mid America Plaza, Floor 3, Suite 3014
Oakbrook Terrace, IL 60181



CRCA Annual Awards Dinner:

Save the Date: CRCA Annual Awards Dinner December 4, 2026

Mark your calendars! The CRCA will host its Annual Awards Dinner on Friday, December 4, at Hotel Arista in Naperville. The evening will begin with a cocktail reception at 6:00 p.m., followed by dinner and awards at 7:00 p.m.

As one of CRCA's premier annual events, this special evening brings together members of the roofing industry to celebrate and recognize the outstanding companies and individuals whose achievements, contributions, and dedication have made a lasting impact on our association and industry.

In keeping with our annual tradition of giving back, attendees are encouraged to bring a gift card to donate to charity. **For additional details and to register, please visit www.crca.org.**

Don't Miss the 43rd Annual CRCA Trade Show & Seminars!

One of the Chicago roofing industry's most anticipated events of the year is just around the corner! Join us January 20–22, 2027, at Drury Lane in Oak Brook Terrace for three days of industry networking, educational seminars, and the latest products and innovations in roofing.

For event details and registration information, visit www.crca.org.



Backpacks Filled, Gifts Wrapped, and Hearts Full!



In early August, members of the CRCA, and Lakefront Supply volunteered their time in order to give gave back to the community. Lakefront Supply hosted this special event which benefited the families of Cornerstone Community Outreach. Thanks to the generosity of sponsors, donors, and volunteers, 85 backpacks were filled with school supplies for children, and more than 200 Christmas gifts were wrapped for women at the shelter.



This wonderful effort demonstrates the difference we can make when our industry and community come together to support those in need. A heartfelt thank-you to everyone who donated their time, resources, and generosity to make this event such a success!

CRCA's Chicago Women in Roofing (CWIR) and Emerging Leaders Host Trivia Night



On September 24, CRCA's Chicago Women in Roofing (CWIR) and Emerging Leaders committees hosted a lively evening of trivia, friendly competition, and networking at Skeleton Key Brewing in Woodridge. CRCA members and industry colleagues gathered to put their knowledge to the test while enjoying an evening of camaraderie and connection. The event provided a great opportunity to strengthen industry relationships in a fun and relaxed setting.

A special thank you to our event sponsors, **ABC Supply and MRCA**, for their generous support in making the evening a success!

CRCA Hosts Annual Casino Night:

Another unforgettable evening of excitetment and fun during Casino Night! On October 8th, the CRCA once again hosted this well-attended event at the Marriott Hotel in Schuamburg. Whether you were a seasoned player or first-time attendee, the CRCA Casino Night offered a night of high-stakes thrills! Players tested their luck at black jack, roulette, craps and poker. Several prizes were raffled off all throughout the evening. Thank you to all of our sponsors who participated!





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CRCA Co-HOSTS "MEAT RAFFLE" WITH Chicagoland Associated General Contractors Association (CAGC)

On October 18th, members of the CRCA and CAGC gathered to watch the Chicago Bears at Saddle Up Saloon in Aurora. The atmosphere was electric as attendees cheered on their team, while all types of meat were raffled to several winners throughout the afternoon. Over a lunch buffet and football, money was raised for a good cause. Proceeds benefitted Revolution Workshop: a Chicago based non-profit organization that provides free construction and woodworking job training to underserved communities. Thank you to everyone who attended the outing.





CWIR
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CRCA

CRCA's Chicagoland Women in Roofing

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FOOD PACKING EVENT

CRCA's CWIR HOSTED FOOD PACKING EVENT

On November 4th, at the Feed My Starving Children location in Schaumburg, the CWIR hosted its annual food packing session. Volunteers hand packed nutritionally complete blends of non-perishable food. Once boxed, it's placed on pallets and shipped to the neediest children around the world. Thank you CWIR for hosting this important, impactful event and thank you to all of those who donated their time to make this evening successful!



CRCA ANNOUNCES NEW HIRE WITHIN INDUSTRY



Low-slope roofing manufacturer, and CRCA Associate Member, MuleHide, has hired Garen Rodriguez as territory manager for Chicago.

He is the company's lead contact with customers in the territory. His responsibilities include helping ensure projects are completed efficiently and according to specification, as well as working with contractors and ABC Supply Co. Inc. branch teams to develop the best solutions to meet property owners'roofing needs, while providing ongoing product, technical and sales training for contractors and ABC Supply associates.

Rodriguez comes to MuleHide from commercial roofing contractor, and CRCA Contractor Member, Waukegan Roofing Co. Inc. in Waukegan, Illinois, where he had been an operations manager focusing on quality control and safety since 2023. "Garen has a wide-ranging background in commercial roofing, from working for a Tier 1 commercial contractor to conducting warranty inspections and even testing roofing products for fire safety," said Dan Conley, regional director for the Midwest. "We are proud to have him bring that hands-on experience and his exceptional project management skills to the MuleHide team." Rodriguez is a veteran of the U.S. Air Force, where he served in the fire department. The CRCA congratulates Garen his new role.

COME, JOIN US



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Become a part of the CRCA Foundation and support philanthropic causes, research and education to further the roofing and waterproofing industry and community.

Visit www.crca.org/crcafoundation to learn more or contact the CRCA office at 708.449.3340

The CRCA Foundation is registered with the Secretary of State of Illinois as a charitable, not-for-profit corporation (No. 7122-868-1) and with the US Internal Revenue Service as a 501(c)(3) tax-exempt organization, Federal Tax ID# 82-2888590.

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The Contractor Members of the Chicago Roofing Contractor Association install all types of roofs, including reflective single ply, modified bitumen, built up, gravel, reflective coatings, shingle, shake, slate and tile, vegetative garden or photovoltaic coverings. From formation following the Great Chicago Fire of 1871, CRCA Members have moved with the times and technology, yet continue to maintain some of the same goals set forth over 140 years ago. To find a CRCA Professional Contractor, visit www.CRCA.org.

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