



## Hiring a Roofing Contractor After a Disaster

Better Business Bureau reminds those who experience storm and hail damage to take certain precautions when hiring a roofing contractor.

Natural disasters like tornados, hurricanes and earthquakes can bring out the best in people, as strangers reach out to help others in need. Unfortunately, crises also bring out persons who choose to take advantage of the victims.

Some of the most common "after-disaster" scams involve damage done to roofs. Better Business Bureau offers the following tips to homeowners who suffer roof damage in the wake of a natural disaster:

- Check with your insurance company about policy coverage and specific filing requirements. Save all receipts if temporary roofing repairs are necessary.
- Although you may be anxious to get things back to normal, avoid letting your emotions get the better of you. Don't be pressured into making an immediate decision with a long-term impact. Be pro-active in selecting a business and not re-active to sales solicitations.
- For major repairs, take time to shop around and get 3-4 estimates based on the same specifications and materials. Check out references that are at least one year-old, verify with your local Department of Consumer Affairs that businesses are required to be licensed/registered to do work in your area and check with your local building inspector to see if a building permit is required.
- Be wary of door-to-door workers who claim to have left-over materials from a job "down the street" or who do not have a permanent place of business. If sales people go door-to-door, check to see if your community requires them to have solicitation permits.
- Be leery if a worker shows up on your doorstep to announce that your home is unsafe. If you are concerned about possible structural damage in your home, have an engineer, architect or building official inspect it. While most roofing contractors abide by the law, be careful allowing someone you do not know inspect your roof. An unethical contractor may actually create damage to get work.
- Require a written contract agreement with anyone you hire. Be sure their name, address, license number, if applicable, and phone number are included in the contract. Read and understand the contract in its entirety, and don't sign a blank contract. A copy of the signed contract is to be given to you at time of signature.

Clearly written proposals that are detailed and broken down into separate line items are a good sign that the contractor is being thorough and has prepared an accurate estimate. The following is a partial list of items your estimate or proposal should include:

- The type of roof covering, manufacturer and color

- Materials to be included in the work, e.g., underlayment, ice dam protection membrane
- Scope of work to be done
  - Removal or replacement of existing roof
  - Flashing work, e.g., existing flashings to be replaced or re-used, adding new flashing, flashing metal type
  - Ventilation work, e.g., adding new vents
- Who is responsible for repairing/replacing exterior landscape or interior finishes that are damaged during the course of the work? Make sure that it contains language addressing who is responsible for any damage that occurs as a result of the work. All items of concern and work to be done should be included in the contract.
- Installation method
- Approximate starting and completion dates
- Payment procedures
- Length of warranty and what is covered, e.g., workmanship, water leakage
- Who will haul away the old roofing materials and/or project waste (e.g. extra materials, packaging, etc.)? Is there extra charge for this service?

Storm chasing has become a multi-million dollar industry, complete with computerized hail forecasting, teams of out-of-state installers and trained salespeople who go door-to-door soliciting work.

If one estimate seems much lower than the others and it sounds too good to be true, it probably is. The below-cost bids of fly-by-night contractors seem attractive, but these contractors often are uninsured and perform substandard work or use substandard materials. Make sure to read the fine print. Some contracts use a clause where substantial cancellation fees or liquidation damages are required if the homeowner decides not to use the contractor after insurance approval of the claim. In some instances you may be required to pay the full agreed price if the homeowner cancels after the three-day cancellation period. If an estimate or contract is confusing, ask the contractor to break it down into items/terms you can understand.

Disaster victims should never feel forced to make a hasty decision or to choose an unknown contractor. Start With Trust. For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Reviews you can trust on local businesses, visit [www.bbb.org](http://www.bbb.org) or call (212) 533-6200.