



Consumer **CHECKLIST** for Selecting a **TRUSTED** Roofer

The checklist below is to help Consumers be better informed when they need to find and hire a trusted roofing contractor. These are just some of the items an Owner should know before making such an important decision. **Replacing a roof on any property is one of the most important parts of that building and it's a "big ticket" item;** you want to be sure you pick the best possible contractor.

Be patient . . . use this CHECKLIST and take your time to make an informed decision!

- Ask your family, friends and coworkers for recommendations for a roofing contractor. The best referral is a satisfied customer.
 - Avoid using door-to-door contractors!** Many fraudulent roof scams can be traced back to door knocking contractors, so our advice is to err on the side of caution and **only accept bids from local contractors you have called**.
 - Only accept bids with price, scope of work and materials written on them.
 - Homeowners have a **72-hour right of rescission/cancellation period**.
 - Request 5 local references that the Estimator personally worked with more than 1 year ago.
 - Do not be rushed into signing anything**, even if you are told it is just to allow them on your roof, do not sign it. Many times this is a sales tactic used by door-knockers and you could be signing a binding contract.
 - Check the contractor out!** How long has the contractor been in business in Colorado? Check with the Colorado Secretary of State online business search. **Do they have numerous consumer complaints?** Check with your local BBB. **Do they have a contractor's roofing license issued by the town you live in?** *Not all jurisdictions require roofing contractors to be licensed.* Call your building department to see if they require roofing contractors to be licensed. **Other questions to consider:** do they use employees/subcontractors, who is the job supervisor, what is the roofing crew's knowledge/training, are they compliant with safety & fall protection laws, etc. Be sure to ask these questions prior to signing anything!
 - Ask for copies of the roofers Workmens' Comp. & General Liability Insurance. Call the agent listed on the certificate to confirm current coverage and make sure the name on the certificate matches the name of the roofer.
 - Look for information about and hire a contractor who offers a workmanship and material warranty.
 - Never sign anything that has a cancellation fee!**
 - Before signing, review the contract and check the fine print!** Never sign a contract with blanks; unacceptable terms can be added later. *Refer to the CRA's website to find the "Residential Roofing Bill of Rights Factsheet" for Senate House Bill 38 (SB38), which became law in June of 2012. This legislation was passed to help protect Consumers from questionable or unethical roofers and outlines what has to be included on a contract.*
 - Make sure the roofer obtains a building permit and has the new roof inspected.
 - Do not pay for materials in advance.** *Roofers who accept/require down-payments and never satisfactorily complete the job is the most common BBB complaint about roofers.* SB38 states if the contractor does accept/require a deposit they must, by law, hold it in a separate trust account until they have provided the materials to the jobsite or completed a majority of the work.
- Items specific to filing claim for HAIL damage:**
- Call your insurance agent or company first to file a claim.** It is solely the insurance adjuster's job to assess the damage. It is the homeowner's responsibility to choose the roofing contractor.
 - Don't rush... be patient & wait until the rush is over.** Homeowners have up to two years to complete repairs. Unless your roof is leaking into your home or building, you have time. Check with your agent on the amount of time your policy allows for repairs.
 - It is **illegal** for a contractor to offer to pay, waive or rebate your deductible. It is considered **insurance fraud** for the roofing company to give you a kickback, credit, rebate or other incentive to cover a deductible.
 - Never turn over insurance checks or pay any money until the job is complete.** *Need help understanding the insurance claims process? Please visit the Rocky Mountain Insurance Information Assn website at www.rmiiia.org.*

FOR MORE CONSUMER TIPS AND A LIST OF
LOCAL ROOFING CONTRACTOR MEMBERS*, VISIT:

COLORADOROOFING.ORG

* All CRA contractors must abide by/meet certain requirements to qualify to become a CRA member. You can find those requirements on the website under the *How to Join* tab.