



PUBLIC SERVICE ANNOUNCEMENT

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Find a Quality Contractor to Repair Your Roof

Colorado Hail Storms Hit the Roof

Whenever a Colorado hailstorm rips through a community, homeowners are faced with the task of hiring a roofing contractor to repair the damage. The Colorado Roofing Association would like to remind home and commercial building owners alike, that there are several guidelines you should follow to ensure that any necessary work will be done right.

1. BE PATIENT: Take time to follow the necessary steps and understand that quality contractors will be busy shortly after a major storm. Find out what you need and who you're working with! If your roof isn't leaking, it can usually wait until the contractor you feel most comfortable with can schedule your roof. Insurance companies will usually extend time requirements in disaster situations.

2. CALL YOUR INSURANCE COMPANY: It is solely the insurance adjuster's job to assess the damage. It is the homeowner's responsibility to choose the roofing contractor. Deductibles and insurance quotes should remain between the homeowner and the insurance company. A roofing contractor should not get involved in paying a deductible for a homeowner, nor should they need to see an insurance quote in order to be able to do an INITIAL estimate for you.

3. GET A PROFESSIONAL 2ND & 3RD OPINION: It is a good idea to have more than one contractor look at your roof and give you an estimate. Make sure that you are comparing apples to apples in each bid and that you understand the proposal. A good estimate should be detailed, itemizing materials to be used and labor to be completed. Ask about a time-frame for the proposed work. While it is difficult for contractors to pinpoint an

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exact start date, they should at least be able to confirm a schedule for the work once it has begun and/or material has been delivered.

4. CHECK OUT THE CONTRACTORS: This is probably the single most important thing you can do to make sure you are a satisfied customer. A business history in the area is a must! A rule of thumb is that your contractor should have been in business in your community for at least as long as the warranty they offer. Call local references including friends and neighbors, as well as the BBB. Find out their permanent business address and phone number. Confirm that they are licensed as necessary so that local building codes and requirements will be followed, including project inspections.

5. THE AGREEMENT should clearly state materials to be used and labor to be performed, along with terms of payment and who is responsible for permits, etc. It should spell out how long you have to accept the prices quoted as well as if there are any penalties should you choose to cancel the contract once it has been signed. When you are ready to sign the actual contract, be sure that EVERYTHING you have agreed to is in writing.

6. PROOF OF INSURANCE, including Workers' Compensation and General Liability, should be verified before the contract is signed.

7. PAYMENT should not be made until you are satisfied with the completed work. Ability to finance labor & materials is a sign of financial stability of the contractor. If material is delivered to your home and then payment is requested, consider making a joint check payable to both the contractor *and* material supplier. You may ask for a full lien release as a condition of final payment.

8. WARRANTY: This should be in writing and the contractor should be able to provide you with a sample for your review before signing a contract.

From start to finish, use good common sense when selecting someone to work on your home. Low bids can often mean someone is cutting corners

to make a profit. Price should not be the sole determining factor when choosing a contractor. Determine your needs, don't allow yourself to be pressured, make a smart decision and you'll be pleased with your investment.

For more information, please log-on to www.coloradoroofing.org and click on the Consumer Information tab.

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This information is provided as a public service by the Colorado Roofing Association. Please do not refer specific consumer questions or complaints to the Colorado Roofing Association. We are not a consumer service agency and we cannot take action to assist homeowners with their specific needs. Thank you.