


A Checklist to Avoid Contractor Fraud



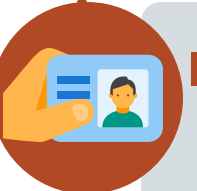
Get at least three written bids from qualified contractors.

- Make sure bids are on company letterhead.
- Do not leave anything out and ask that they include additional costs for items that may need to be added, fixed, or replaced.
- This could include adding or replacing attic venting, replacing rotted roof decking, fascia board, or removing gutters and reinstalling them.
- Including additional items in the contract protects you from “surprise” costs.
- Don't give a price range or let any contractor know the amount you've received from your insurance claim, ever! You'll be asking for them to take all your money.
- Use the **FORTIFIED Roofing Checklist** to make sure all elements of your FORTIFIED Roof are included.



Do NOT let the contractor or roofer negotiate with your insurance company directly.

- This may sound like the easy way out, but it's the easy way for contractors to take your money.
- Rely on your insurance company adjuster to tell you what type of damage you have and how much they will pay you.
- Negotiate your claim with the adjuster.
- NEVER sign over your benefits to a roofing contractor or any contractor. This is called an **Assignment of Benefits (AOB)**.
- NEVER tell a contractor what your claim amount or deductible is. This should not matter when bidding the work.



Make sure roofers and contractors have (and get copies or take pictures of):

- A Contractors License, Roofers License or Home Builders License (depending on what's required locally), and the amount of the work your project requires
- Check their license number with your state licensure board. Contact your local building department or **Consumer Protection Agency** for more information.
- General Liability insurance
- Workman's Comp Insurance for their staff
- A Bond to repair shoddy work they refuse to fix. (if it's required in your state)
- At least three references you can call.
- Examples of recently completed projects.



Ideally work with local, reputable companies and contractors.

- Once you select a contractor, get your contract in writing.
- Ensure everything you want and agreed to is written on company letterhead. Don't forget those possible additional costs.
- It's okay for contractors to request a certain percentage of the costs upfront as long as you have researched them and are under contract. 10-25% is common. Some states have limits on the amount contractors can request.
- Local contractors are easy to track down for callbacks if something goes wrong shortly after your roof is installed.



Ask for a permit

- Many areas require a permit to install a new roof. Make sure your roofer gets a permit with your address on it to ensure your new roof will meet the local building code.
- If your area doesn't require a permit for a new roof or has no building code, we recommend contacting a FORTIFIED Evaluator. An Evaluator can help ensure your roof is installed to a high standard.



Ask for a warranty

- Many roofs can come with a manufacturer's warranty if they meet certain conditions. Typically, the roofer must be certified by the manufacturer, the roof must be properly installed, and the correct products must be used as recommended by the manufacturer's specifications.
- The manufacturer will back warranties for a set period of time. The manufacturer's warranty is on top of any installation warranty offered by the roofing contractor. Ask if your roof will have a manufacturer's warranty.



Do your research - A new roof is not cheap, get your money's worth.

- Contact local or state agencies to ensure proper licensing of your contractor.
- Search online for home-builders or roofing licensure in your state if needed.
- Contact your **local Consumer Protection Agency** for more information.
- Search online for what it takes to obtain a manufacturer's warranty for the shingles your roofer is using. It will typically require that other products from the same manufacturer be used as well - underlayment, starter strips, ridge cap shingles, etc.
- Make sure you have a **FORTIFIED Evaluator** when you get a **FORTIFIED Roof**.
- If you don't get what you want in writing, get a new roofer.