

Cautious steps to take when inclement weather has damaged roofs

Home Builders Association of Greater Southwest Illinois

The recent hail storms have created major roof damage throughout the area leaving homeowners exposed to unprincipled individuals. The Home Builders Association of Greater Southwest Illinois is here to help homeowners safeguard themselves from questionable roofing companies that have approached them with a quick fix to the damage caused by the storms by taking a few easy steps:

- Go to the Illinois Department of Professional Regulation website (<https://www.idfpr.com/DPR/licenselookup>) and confirm that the roofing company has an active license in Illinois
- Make sure the license# provided by the roofing company matches the company name given on the bid, there are new fraud laws in place that make this a chargeable offense
- Confirm that the company has insurance coverage required by law. Roofing contractors are to carry worker's comp insurance for the contractors' employees and liability coverage for any damage to the home and other perils.
- Do NOT sign any authorization without reading the fine print and understand all aspects before the work starts.
- A reputable contractor should be able to provide a product information sheet to show the quality of the materials being used.
- Do NOT pay for the entire job up front or give cash to a salesperson. Paying by check is the best method.
- Get a signed copy of the "Home Repair & Fraud Act – Know Your Consumer Rights Brochure"
- Before signing a completion certificate get a lien waiver stating that the contractor has paid for all of the materials used on your job and has also paid the employees. It is illegal in Illinois for a roofing contractor to use subcontractors. A partial lien waiver may be given to the consumer if the job will take a long period of time to complete.

You can also call upon your local building department to inquire about any contractor to ask for their assistance in obtaining this information.

Selecting a legitimate contractor does not take much time and is prudent for all homeowners to make the right choice. Here are some questions to ask a prospective contractor:

- ✓ Does the contractor have a permanent address?
- ✓ Can you find their business in the yellow pages of the local phonebook?
- ✓ How long has the contractor been in business and do they have references?
- ✓ Are you able to easily communicate with the contractor, do they return any inquiries promptly?
- ✓ When is the project expected to be completed?
- ✓ Do you have a written contract or proposal to review?

Natural disasters bring out unscrupulous individuals that cost victims hard earned dollars by swindling them out of their precious and often limited resources by offering cheap and quick repair. The right professional contractors are available to repair the damage caused by the storms, take your time and make an educated decision using the steps above to give you peace of mind.

You can find a list of professional roofing contractors at the Home Builders Association of Greater Southwest Illinois website at www.hbaswil.org or call (618) 343-6331.