

HIRING A ROOFER

Roofing problems are a major source of inquiries and complaints to the BBB. Hiring a roofing contractor requires the same caution as hiring any other building professional. Ask friends and neighbors for recommendations. Get the names of several contractors and check them out with the BBB. Obtain local references and examine the finished work if possible. Get a detailed written estimate of the work, including labor and materials, from at least three contractors. When comparing cost estimates, make sure that the bids are based on the same set of specifications and materials. Get a written commitment as to how long the work will take. Be sure that the company's workers are covered by company insurance. Determine whether a roofing permit is required in your community and if required who will be responsible for obtaining the permit. Do not pay in cash and do not put down a deposit of more than 10% of the estimate. Do not let your payments get ahead of the work and keep records of all payments. Do not make the final payment until you have inspected and are satisfied with the work. Be sure that all aspects of the roofing job are detailed in writing before signing any contract; never sign a contract with sections left blank. Finally, determine what sort of guarantees apply to materials and labor and get the guarantees in writing.

If your roof has been damaged by the weather or other accident, check your homeowner's insurance policy to determine coverage for roof repair or replacement. Consumers should also check with their insurance companies to determine whether they are eligible for discounts on homeowners' insurance based on the type of roof installed. For further information on selecting a roofer, check the website of the Roofing Contractors Association of Texas at www.rooftex.com.