

## A WORD OF CAUTION ABOUT ROOFING CONTRACTORS

Severe weather events often bring high winds and hail to our region, particularly in the spring months. Damage to roofing materials is always a concern and often a reality during these events, prompting many homeowners to seek the services of roofing contractors. Many excellent roofing contractors are registered with the City of Lubbock to obtain required permits to perform these services for Lubbock citizens; however, a significant storm event will often bring an influx of itinerate roofing contractors from outside the area, and/or will result in a number of individuals temporarily taking on a “new profession” of roofing contractor in order to capitalize on the situation. Often, these individuals are inexperienced and unqualified. Some may not be honest. In either case, this warrants caution on the part of the citizen who would seek re-roofing services.

Please be advised of the following:

- All roofing contractors performing roofing or re-roofing services are required to be registered as contractors with the City of Lubbock Building Inspection Department. A list of currently-registered roofing contractors can be checked on our Department web page at <http://www.mylubbock.us/departamental-websites/departments/building-inspection/home>. *This list is only intended to show what roofing contractors are registered with the City, and is maintained for your convenience. It does not purport to recommend any particular contractor, nor is it any kind of indication of the quality of work that they may perform, or of their record of good business practices.* You should always check references on past work. You can also check on a contractor through the local office of the Better Business Bureau at <http://southplains.bbb.org/consumers>.
- In order to be registered with the City of Lubbock, a contractor must carry either a \$100,000 general liability insurance policy or a \$20,000 compliance bond (not both). *These provide very different types and levels of protection for the homeowner.* It is always advisable that a homeowner check these types of protections before signing any contract.
- All re-roofing projects not classified as “maintenance” (“maintenance “-generally less than 50% replacement) require that a permit first be obtained by the contractor. This would mean before the tear-off of the old roofing material begins. The homeowner should demand to see the permit, bearing their residence address, before they allow work to begin. Permit fees are currently \$30.00 per building, unless the work commences prior to obtaining the permit, in which case the permit fee is \$100.00. The permit should be posted where visible from the street.
- A final inspection must be requested by the roofing contractor by calling the City at 775-3159 or 3174.
- BEWARE of roofing contractors who approach you about damage to your roof and propose to perform roofing services. Reputable firms will generally not operate in this manner. Persons selling any product or service door-to-door must have a peddlers permit

to do so from the City of Lubbock- ask to see it if you are suspicious. Be suspicious even if they so have it.

- BEWARE of schemes involving large down payments of money in order for the contractor to get started- they may not finish or even start the job. Reputable roofing contractors will always provide you with a written quotation/contract, and it is generally the practice to not require any payment until all of the materials have been delivered on site. Final payment is made after the job is complete, cleaned up, and inspected. If the job is large, there may be “draw” payments at certain specified periods during construction, as portions of the work are completed. Make sure you are aware of this, and that it is specified in your contract. Any warranty terms should be spelled out in the contract. Written warranties should be signed, dated and provided to you when you are satisfied the job is completed and prior to final payment. All of these items can vary, of course, depending on the job, but should be understood in advance and spelled out in the contract. Make sure you get a copy, and make all payments by check, if possible, so that you have a receipt.
- BEWARE of what may seem like an improper relationship between an insurance company/adjuster and a roofing contractor. Don’t be pressured into thinking you can’t “shop” for your own roofing contractor. At the same time, beware that some large, national insurance companies do maintain perfectly legitimate, on-going relationships with certain roofing companies, but this is for your convenience- you should never be told you cannot use your own roofing contractor.
- NEVER hire a contractor without verifying their registered status with the City of Lubbock and checking references on past work. A reputable contractor will never hesitate to give you several references that you can check out for yourself. Be wary if all of the references are out of state where you can’t check on them. Ask for local references, if possible. Look at their work.
- BEFORE paying the contractor their final draw, make sure they have obtained an inspection from the City. Remember, they must first have a permit to do so. Ask to see it.

*Caveat emptor*- let the buyer beware!