

Hiring a Roofing Contractor for Your Homeowners Association

CHECKLIST

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What are their customers saying on Google Reviews?

What a company's previous customers say about them speaks volumes. Be sure to do your due diligence and read through each potential contractor's Google Reviews. We also encourage you to ask each contractor that you are evaluating to provide you with customer references that you can contact with any questions you have on their experience.

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Are they locally owned and operated?

The storm chasers we mentioned above often watch for severe weather and travel from across the country in the attempt to defraud home and property owners. Make sure that the contractor you select has the documentation to prove they are licensed and insured in Colorado. Ask for all potential contractor's license numbers and verify the numbers with your county or state building department.

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Are they requiring payment for services up front?

Most legitimate contractors will not ask for payment up front. While some jobs involving custom products may require a deposit, you should be cautious of anyone asking for full payment before they begin the repairs. Providing payment before the repairs are complete puts you at risk to have a fraudulent contractor disappear with your payment.

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Do they have a clear project plan?

A legitimate contractor will lay out a step-by-step plan to follow while doing your repairs. Having a plan will keep them on schedule to finish the project on time and within budget. Proceed cautiously with any contractor that does not provide you with a detailed plan.

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Are they offering to "waive" your deductible?

If a contractor offers to waive your deductible, do not hire them. This is an immediate red flag. An insurance policy is a contract between homeowner and an insurer. Homeowners pay annual premiums to stay protected when damage occurs minus the cost of their deductible. If you breach the contract, the insurance company may not have to pay for the damages. Protect yourself by conducting all business with your contractor properly.