

## **Storm-Damaged Homes: How To Avoid Shady Roofers**

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As we were discussing roofing scams around the office, it prompted some interesting conversation.

After a hailstorm in 2006, a salesperson knocked on my door and offered to fix our damaged roof. I told him I was fine and didn't need his help. Instantly, his tone changed and he became more aggressive, so much in fact, it awoke my husband from a nap.

He thrust his business card inside my screen door and left. Lo and behold, he was from out of state. On a job that big, it's always best to wait on a local company — one you can locate later should something go wrong.

Someone else in the office had a similar occurrence, where an unsolicited roofer told him his company was so skilled at working with insurance companies that they could likely get a new roof and not even have to pay a deductible.

After being shooed away once, the contractor continued to pressure my co-worker for his insurance information, until he said he worked at Angie's List and was going to contact other companies to get a second opinion. He never heard back from the salesperson, and it turns out his roof didn't need to be replaced.

While most roofing companies are legitimate and do quality work, others take a fly-by-night approach, offering quick service for cash payment. Often, they exploit homeowners who are anxious to get their lives back to normal.

A recent online member poll revealed that nearly 40 percent who hired a door-to-door roofer said the contractor did shoddy work.

Dallas members Nick and Laurie Phillips nearly fell victim to the same tactic. "A salesperson came to our door and said he noticed storm damage and asked if we were interested in getting a quote for our roof," Laurie says. The Phillips initially declined, but the representative assured them he could work with their insurance company and they would pay little or nothing out-of-pocket.

It seemed like a good deal to the Phillips, so they signed what they were told was a release to allow the

roofer to contact their insurance company on their behalf. In reality, the form was an agreement that if the insurance company approved the claim, the couple had to contract with that roofing company. The couple admit they should have read the fine print, but also felt misled by the rep, who assured them the document was just for estimate purposes.

Amy Bach, executive director of the non-profit United Policyholders, says the only authorization like this a consumer should sign is a simple, narrowly worded one that gives a specific contractor permission to discuss the claim — but not policy coverage limits. You won't get an accurate estimate if they know how much money your policy is worth. She also advises against signing anything obligating you to hire a company unless you've thoroughly vetted them and want to hire them.

When the Phillips decided to look for a different roofer, the owner sued them. The case was ultimately thrown out, after Laurie discovered a contract clause that stipulated both parties would forgo a lawsuit in favor of using an arbitrator. "We were just uninformed homeowners," she says. "We've certainly learned a lot from this."

#### Angie's List consumer tips for hiring a qualified roofer

##### Do research

Check Angie's List to get some insight into local service companies. Check the contractor's licensing, bonding and liability insurance.

##### Understand your insurance

Learn what your policy covers before you need to use it, and don't let your contractor know its limits until you receive an estimate.

##### Practice patience

When massive storms hit, roofing companies are in high demand and the best performers are generally the busiest.

##### Just say no

If a stranger comes to your home to repair your roof for cash upfront, just say no. Always research a company before you hire.

##### Get written estimates

Even if you're desperate to get your roof repaired immediately, avoid settling on the first contractor who offers to do the job. Get at least three written estimates covering price, materials and a timeline for completing the job.

Angie's List collects consumer reviews on local contractors and doctors in more than 500 service

categories. Currently, more than 1 million consumers across the U.S. rely on Angie's List to help them make the best hiring decisions. Members get unlimited access to local ratings via Internet or phone, exclusive discounts, the Angie's List magazine and help from the Angie's List complaint resolution service. Take a quick tour of Angie's List and view the latest Angie's List news.