## PREVENTING HOME REPAIR AND ROOFING SCAMS

The Colorado Attorney General's Office has seen a recent increase in complaints against home repair and roofing contractors. Attorney General Phil Weiser wanted to remind homeowners about some basic tips for protecting your home and your pocketbook.

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**NEVER** allow an uninvited contractor to inspect your home or your roof.



Be cautious of giving a solicitor power of attorney or other permission to contract your insurer directly or to negotiate on your behalf. Consumers have complained that insurance proceeds were stolen or greatly diminished because of fees or commissions paid to such a solicitor.



Say **NO** to contractors using high pressure sales tactics or requesting that you make an immediate decision.



Before you spend any significant amount of money on a home repair or a new roof, obtain bids from at least three different contractors, and check each one with organizations like your local Better Business Bureau.



Make sure your <u>plumber</u> or <u>electrician</u> is properly licensed by the State before starting any work. Check with your local government to determine if your contractor is properly licensed.



Demand the selected contractor sign a written contract that spells out specific details of the agreement, including a firm start date for the work, the quality and type of all materials to be used, and a firm completion date. Insist on making partial payments under the contract as specific work is completed to your satisfaction.



For roofing contracts, Colorado law states that a roofing company **MUST** provide a written contract that includes:

- the approximate dates of service, the approximate costs of the services, the roofing contractor's contact information, identification of the roofing contractor's surety and liability coverage insurer, and information regarding your right to rescind the contract within seventy-two hours if your insurance company denies your claim; and
- a statement, in bold-faced type on the face of the contract, indicating
  that the roofing contractor shall hold in trust any payment from the
  property owner until the roofing contractor has delivered roofing
  materials at the residential property site or has performed a majority
  of the roofing work on the residential property.



If you believe you have been victimized by a home repair or roofing scam or wish to report suspicious activity, please file a <u>report here</u>.



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