



CONSUMER GUIDELINES FOR ROOF REPAIRS OR REPLACEMENT FOLLOWING A HAIL OR WIND STORM.....

Whenever a hailstorm rips through a Montana community, homeowners are faced with the task of hiring a roofing contractor to repair the damage. The Montana Roofing Contractors Association would like to remind homeowners to be especially vigilant and make sure to deal with a reputable, qualified and local contractor. State of Montana does require roofing companies to register for a General Contractor License. You should require your roofer to provide their General Contractor License number and verify their number on the State of Montana website:

<http://erd.dli.mt.gov/workers-comp-regulations/montana-contractor/cr-search.html>

Selecting a Roofing Contractor for Residential Roofing

Sun, wind, rain and hail have all had a chance to damage your roof and the time has come to think about re-roofing. How do you know if your roof is ready for re-roofing? Who will give you trustworthy advice? Where do you start? How many bids should you get? Will my homeowners insurance cover the damage? What part should you play during the construction process? What is fair to expect of a contractor?

If these are questions you are asking yourself, you have come to the right place! The Montana Roofing Contractors Association is an organization of professional roofing professionals dedicated to the industry and the customers it serves. We offer this guide as a sincere effort to help the customer and contractor arrive at a satisfactory conclusion to a successful effort.

Are You Ready for a Re-Roof?

After a hail storm has hit your area, it may or may not be obvious that you need a new roof. While some hail may produce leaks that appear immediately, quite often hail may only fracture your shingles, which leads to premature roof failure. An inspection by a professional roofing contractor can answer this question. Consult your homeowner's insurance policy and your agent to verify if the damage is covered by insurance. If you have a roof that is fifteen years old or older and it starts to show signs of deterioration, or produces leaks, it is time to call your roofing professional for an inspection and consultation.

Choose a Member of the Montana Roofing Contractors Association

MRCA is an organization that was founded with the expressed purpose of bettering the roofing profession through education and the pursuit of a quality product and delivery mechanism. By choosing a member of MRCA to be involved with your project, you are assured that you have a contractor who has had a successful track record in this field. To become a member, a contractor has to complete an application, be a Registered Construction Contractor with the State of Montana,

provide proof of business liability insurance certificate (Insurance Cert) and be approved and reviewed by the MRCA Board. These are the same steps you as a consumer should take each time you enter into a contact with any Construction Contractor.

Getting the Estimate

Choosing the right contractor is the most important step. Be sure that you obtain at least three written estimates. These estimates should all be based on the same type and quality of materials. Time needed to complete the project should also be included. Be sure to inquire how work will proceed and how trash will be handled so that you will know what to expect as the job proceeds. Understand the differences in your bids if there are variations. Don't automatically choose the lowest estimate!

Ask for a list of successfully completed projects in your area. Check references and inquire about quality of work performed. If possible, go look at the contractor's work. Check with the BBB to see if any complaints are unresolved. Ask for written evidence of coverage from the contractor's insurance carrier. Ask about warranties.

The Contract

The agreement can be as simple as a signed proposal. It should have the contractor's name, address, and phone number. All areas of work and materials to be used should be described. If it is verbally promised, it should be written down. On large jobs where monthly draws will be necessary, a standard AIA contract form, available at most business supply stores, could be a consideration. Whatever document you decide to use, your contractor should supply two copies that you both sign, one of which you should keep. Keep any receipts of money paid. Pay by check.

With a regular sized house, it is considered usual for you to pay one third to one half of the cost of a job at the time that all materials are delivered onto your property. The balance due is then usually paid at the time of successful completion. This varies in different areas and with different contractors but should be worked out and written in your agreement. If you will be paying for this roofing in conjunction with a building loan or insurance claim, or if for any other reason there will be a deferred payment, this should be written down and agreed to by both parties. In an insurance situation, you'll want to make sure you understand your rights and coverages.

Warranties and guarantees of workmanship must be a written part of the contract.

Obtaining a Roofing Permit

In many communities, a roofing permit is required. Check with your contractor or the permits department at your city hall to obtain information. Be sure it is understood who will obtain and post this permit.

During the Job

You have followed your instincts and from the information presented, you have made your choice. You have his handshake, a written and signed proposal, you have verified his Construction Registration with the State of Montana, a certification of insurance from his insurance company, and you have gone over the scope of the work. You have done well; now let that roofer go to work. With proper pre-job paperwork and planning, you have helped to ensure that this upgrading of your building's element protection is effective and long-lasting. It is not unreasonable to expect a daily report from your contractor, but the best thing to do now is have confidence in your choice.

Be aware that most roofing applications cannot be worked on during rainy weather. You should expect that the number of working days need be increased by the number of rain days experienced. As long as weather is factored in, you should be able to monitor the work from a bit of a distance. If things are on track, let them work. If you are unsure of any part of the progress it is best to contact the person who contracted with you. Don't try to run the crew; let their boss do that.

DO NOT use a contractor's equipment or his ladder to go up onto the roof. Good safety practice and insurance regulations prohibit it.

Final Payment

At the time of final payment, all work should be done, grounds cleaned, warranties dated and signed. Get a receipt for all payments. If you keep these receipts and warranties, they can come in handy in the case of severe weather damage in the future. If you are pleased with your contractor's work, let him know that this is a job well done.

REMEMBER to...

- Verify the name, address, telephone number, and references of your roofing contractor.
- Ask if he is a member of the Montana Roofing Contractors Association or other professional trade association.
- Make sure that he is insured.
- Obtain at least three bids, and get a feel for the work and materials offered.
- Check zoning and permit laws in your community.
- Make sure that all agreements are written and signed and you have a copy.
- Don't sign any agreement that you don't fully understand or agree with.
- Once you have selected a contractor, give him the access he needs to get the job done.
- Final payment should be made when all work is complete.
- Don't pay cash in advance to a salesperson or contractor.

BEWARE of a...

- Contractor whose references are all out of state.
- Contractor or SALESMAN who wants money before materials are on site.
- Contractor who is not an established member of the community.