



New Mexico Roofing Contractors Association

PO Box 90178, ABQ, NM 87199-0178

505- 836-4223 www.NMRCAs.com

Seven Ways To Avoid The Roofing “Rip Off”

There are ways that you as a consumer can protect yourself from unscrupulous, often unlicensed roofing contractors. If you heed the following suggestions, you will be less likely to be one of the victims of this common problem. Please call 505-836-4223 for more information.

- 1. DEAL ONLY WITH ALICENSED CONTRACTOR:** The state of New Mexico requires all contractors for all construction services to be licensed through the Construction Industries Division. The Contractor’s license number and type of license should be displayed on business cards, proposals and other contractor materials. The acceptable license types for roofing in New Mexico are GS21, GB98 and GB2.
- 2. VERIFY THE LICENSE:** Call the Construction Industry Division in Albuquerque at 505-222-9800 or in Santa Fe at 505-476-4700. Or you may go to the Construction Industries Division website at <http://www.rld.state.nm.us/> <http://www.contractorsnm.com:8080/clsi/main?action=A1> Ask if the license is current, valid and properly classified.
- 3. REQUIRE INSURANCE:** Protect yourself by requiring a certificate of insurance showing general liability and workers compensation on his employees, from the contractor before allowing him to begin work. If someone is hurt on your property without insurance, you may be held responsible. Call the contractor’s insurance provider to confirm the coverage is current and valid. Coverage should be for liability workman’s compensation and other protections you deem necessary.
- 4. KNOW WHO YOU ARE DEALING WITH:** Doing business with a Contractor who has a good reputation for with a Contractor who has a good reputation for doing the job right, in an ethical manner, at a reasonable cost is the ideal situation for the homeowner. But how do you know this? The best method of obtaining this knowledge is by word of mouth and referral. Ask for reference and use them. All good Contractors will provide them.
- 5. UNDERSTAND WHAT YOU ARE GETTING:** Before agreeing to any work, require a written proposal, describing in plain language the procedures that will performed, describing in plain language the procedures that will be performed and the materials that will be used. A statement regarding the compliance with the New Mexico Building Code and acquisition of the required permit should be included. Ask to see the permit before work begins. A total price should be as inclusive as possible with any unforeseeable work or unit prices clearly addressed. If you do not understand what you are reading, competent roofing professionals will be able to patiently and clearly describe to you what they propose to do. Maintain any paperwork when the job is done as documentation as documentation for future reference.
- 6. FAMILIARIZE YOURSELF WITH THE TERMS:** Many Contractors’ proposals or contract forms contain specific terms and conditions. As with any contract, such terms have advantages and obligations for both parties, and should be read carefully. However, be wary of any forms that are extremely lengthy or are vaguely worded. A roofing contract should be easily contracting on one page (front and back) with terms easily understood by the average adult. Payment terms may vary, but most will require payment in full

upon completion of all work. Do not pay for work until you are sure the Contractor is through with his job. Reasonable down payments prior to start are not uncommon may be expected.

7. DON'T LET PRICE OR WARRANTY BE YOUR ONLY GUIDE: Many home owners have subscribed to the idea that if you obtain three bids and they all appear to be roughly the same, the low bidder is the best choice. This is simply not always true, especially if there is a large between prices. Be extremely cautious of prices that are substantially lower than the others. It can mean that a mistake has been made, or the Contractor is planning on shortcuts to complete the job. In either event the home owner will usually be the ultimate loser. Similarly, be wary of unusually long warranties as an enticement. It is reasonable to expect two to five years on a roofing warranty. On the other hand, it is not uncommon for a Contractor to offer extended Manufacturer's warranties(say fifteen, twenty or twenty five years on shingles for example). However, Manufacturer's warranties are often limited, prorated or other wise restricted so as not to be "full value", and should be read carefully before accepting them as part of the contract.