

TEXAS DEPARTMENT OF INSURANCE FRAUD UNIT

HOW TO SELECT A CONTRACTOR

Lt. David Taylor – Fraud Unit

John Plent – Consumer Protection

CONSUMER PROTECTION


- Information assistance
- Complaint resolution
- Public education
- Disaster response



SOLICITORS AND CONTRACTORS

- Know your city's local ordinance.
 - Benefits of permit: Background check and registration with the city – know who is in your town.
- If someone is going door to door without a visible permit, do not hesitate to contact local law enforcement.
- REMEMBER: If you didn't request it, reject it.


SOLICITATION PERMIT
GARLAND PD,
Expires: 07/10/2000



Permit #: 100004

TEST

Group Door to Door

 GARLAND

The issuance of this solicitation permit does not constitute an endorsement by the City of Garland of any of the products or services offered by the solicitor named on the front of this badge.

This certificate was issued by the:
Garland Police Department
1891 Forest Lane
Garland, Texas 75042
972-205-1658



- Are building permits required within your city?
- Are contractors required to be registered with the city?
- Can the contractor you have selected obtain the required permits?
- Check the requirements of your city and know who is on your roof.



City of Rowlett

3901 Main Street
Rowlett, TX 75088
(972) 412-6125

PERMIT NUMBER
Issue Date: 01/08/2016

Permit Type: Building-Residential Remodel/Accessory

Parcel Number	Street Address
Zoning	County
	Dallas County

Owner Information	Applicant
Name: _____ Phone: _____	Name: _____ Phone: _____

Contractor Information	All contractors/trades will populate below
General Contractor:	

Building Information
Work Class: Roof

Scope of Work:
TORNADO REROOF

The permittee hereby agrees to comply with all applicable zoning regulations and building codes regulating the work. The inspection request line number is (972) 412-6137. All inspection requests recorded by 4:00 p.m. on any business day will be inspected the following business day. AM/PM requests cannot be honored.

ANY PERMIT ISSUED EXPIRES SIX (6) MONTHS AFTER ISSUANCE IF NO INSPECTIONS HAVE BEEN MADE.

Number	001835-2016-RREM	TOTAL FEES:	\$50.00
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CITY OF ARANSAS PASS
Building Department

Occupation or registration receipt

Registration Number [REDACTED]

This is to certify that [REDACTED] having paid to the City of Aransas Pass, Texas the amount of \$100.00 as city occupation registration fee, is authorized to pursue the occupation of contractor.

For the period of 12 months, commencing the 24th day of October, 2016 and ending the 24th day of October, 2017.

Issue Date: 10/24/2016

Building Department

CITY OF ARANSAS PASS – BUILDING DEPARTMENT
601 N Avenue A, Aransas Pass, TX 78336 / (361)758-3111 / fax (361)758-1309



BE AWARE

- Be cautious of selecting your contractor from someone coming to your door uninvited.
- Do not select a contractor from business cards on your door.
- Try and use a local contractor if possible.
- If you make a deal with the contractor for any additional work not included in the insurance claim, make sure you know all the details.
- A reputable company should be able to afford materials so you don't have to pay everything upfront.



ADDITIONAL CONSIDERATIONS

- Do not feel pressured into signing any documents/contracts – if you have ANY concerns, research the company and ask for references.
- Get everything in writing – cost, work to be done, time schedule. Do not sign if there are blanks in the contract.
- Use Better Business Bureau and search engines.
- How many years has the contractor been in business? Place of business? DFW area?
- Who is going to be on your roof? Who is the Supervisor?
- Check up on progress – are they doing the work you are paying them for?
- Are they members of any type of professional association?
- Any warranty? (If out of state, who will conduct any warranty work?)
- It's a good idea to obtain multiple bids.
- Who is paying the deductible?
- Are they willing to work with insurance company in submitting any supplements? Remember, your contractor cannot also negotiate your claim.
- Have they asked for any upfront money?
- Is the company insured? Liability and workers compensation?



TYPES OF “SCAMS”

Occurring during solicitation

Liability waiver to tarp the roof:

The waiver turns out to be a contract for the roofer to not only tarp the roof but complete the repairs.

\$500 to tarp:

The homeowner pays \$500 and never sees the roofer again.

Solicitor has the homeowner agree to roof repairs and completes a contract:

The contract has sections not completed when it is signed by the homeowner. Once it is signed inflated figures are added to the originally agreed price.

“Homeowner agrees to the listed repairs for the value of the insurance proceeds.” This is ALL of the insurance check. Often the contractor is not repairing everything that was estimated for. Windows, AC, electrical outlets, garage door and brick work may be items you are being paid for but not included with the Roofers contract.

Waiving deductible:

Roofer offers to absorb your deductible. Be aware that there may be items that will not be replaced to the value of the deductible.



Occurring during the repair process

Large down payment, or full payment:

Larger companies have operating funds. Do not make large or full payments.

Materials are delivered, and the job is completed:

Contractor did not pay the supplier for the materials.

Contractor begins the work and abandons it:

Contractor begins the work and leaves it incomplete, no refunds. Issue is this becomes a civil dispute.

Materials used are substandard:

Materials used may be seconds and defective.

Items may be repaired:

Some items listed for replacement may unknowingly be repaired and painted to give the impression that they have been replaced.

Items not replaced at all:

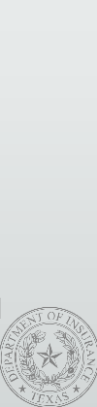
This is common with drip edge and flashing.

Rofer uses lighter weight shingles/underlay:

The estimate lists the type of underlay to match the grade of the roof and weight of the shingle. Roofer may also substitute synthetic felt for cheaper lighter felt.

Contractor contacts the homeowner's insurance company and submits final invoices or supplements:

The contractor may submit a supplement to the insurance company for additional funds. A contractor could also submit a full and final invoice to the insurance company for release of depreciation prior to the repairs being completed without the homeowner being aware of the submissions.



QUESTIONS

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