The 5 Things Most Roofers Don’t Want you to Know!

1. The Door-Knocker Scam
   The most common tactic of the door-knocking roofers is to offer a “Free Inspection.” For most unsuspecting homeowners, this sounds like a great idea: a professional at their door who is willing to check the condition of the roof (they always find damage). Unfortunately, there’s more to the deal. The roofer will ask the homeowner to sign an “Authorization” that allows them to get on the roof. This is not an authorization to get on the roof, but a roof contract. And it just keeps getting worse; this contract will authorize the roofer to act on the homeowner’s behalf with the homeowner’s insurance company. The roofer will be authorized to contact the insurance company and meet the insurance claim adjustor on the roof. In certain instances, having a roofer meet a claim adjustor can be very beneficial for a homeowner. For example, if a roof has been totaled and there is a discrepancy in the type of material or size of the roof, having a roofer meet an adjustor can resolve things quickly. However, having a roofer meet an adjustor on an initial roof inspection, when it is questionable if there’s even damage, can cause the adjustor to become defensive and create an adversarial situation. A very unscrupulous tactic that some roofers will employ is to intentionally damage a roof before the adjustor inspects the roof. Insurance companies know this happens and will sometimes set-up “sting” operations and videotape suspect roofers “creating hail damage.” One of the most respected hail damage engineering companies, HAAG Engineering, has a chapter in their roof inspection manual called the “Ball Ping Hammer Test.” This chapter is devoted to educating claim adjustors on how to identify roof damage that was deliberately caused. Needless to say, a lot of roofers will say whatever they need to say to get the job, and some even resort to illegal acts to get a roof totaled. The problem with this entire scenario is that the homeowner, in most instances, is not going to get honest information about their roof from the “Door-Knocker,” and is going to be pressured into calling their insurance company for an inspection, regardless if there’s damage or not. The thing the roofer will not tell the homeowner is; When a homeowner requests a roof inspection; they most likely will get a claim on their record! This is bad news for homeowners because it adversely affects their CLUE score (see #3). However, the roofer doesn’t care! This is nothing more than a “roll of the dice” for the roofer. Sometimes they win, and sometimes they lose; it’s just part of the game. It’s the homeowner who loses in this deal. They end up with a claim, and have nothing to show for it. The best thing a homeowner can do is call a reputable roofer for an honest roof inspection. And most important, never sign anything until you are sure you are ready to hire this contractor.

What happens if a claim is paid? See “The Blank Contract” (#2)
2. The Blank Contract

In the roofing world, there is something that is commonly referred to as the “Blank Contract.” This is a roofing contract that does not specify a price, and instead says “for insurance proceeds.” Often times, these contracts vaguely describe the material to be used, and say something like “remove and replace existing roof.” Most of the time these contracts will specify that the insurance funds are to be given to the roofer before the job begins (Bad, see #5). The problem is that the roofer has a “blank check” as far as the payment is concerned. They will harass your insurance company for a supplement for more money, whether they are justified or not. The bigger problem for the homeowner is that because the contract is very vague about the material to be used for the new roof (this is done on purpose), the roofer is going to do the absolute cheapest job possible. This is all part of the game: maximize the payment, minimize the costs, and make the most profit possible. Think about this example: if your kitchen was destroyed, would you sign a contract to put it back together just like it was? No. You would explore all of your options, get the best value for your insurance dollars, and get the nicest and most up-to-date kitchen possible. Why wouldn’t you do the same on a roof? Smart consumers do. **The best way to do this is to call a reputable roofing contractor, get a written bid showing multiple roofing options, and the specific costs for each option.**

3. Claims Monitoring and Your “CLUE” Score

Most insurance companies subscribe to a service called C.L.U.E. (Comprehensive Loss Underwriting Exchange). This is a claims history database that enables insurance companies to access historical consumer claims information. This national database clearinghouse tracks homeowner insurance claim histories and gives individuals a score, much like a credit score. The claims you file, including roof inspections (even the ones that do not result in a paid claim) will most likely be part of you CLUE score. At renewal time, your current insurer will review your claims history as well as your current CLUE score to set your premiums, and may cancel you if your score is too low. If you decide to shop for new insurance, the other companies have access to your claims history through your CLUE report. **Your claim history follows you just like a credit score,** so even if you buy a new house and move, your past claim history follows you. Also, information is tracked about specific properties. If a property is identified as having hail damage from the storm 5 years ago, (yes, storm history is also tracked), and then a new claim is later filed for the damage, your insurance company will know the property claim history and if fraud is being attempted. Because filing a claim or requesting a roof inspection with your insurance can adversely affect your CLUE score, you should not do this until you’re sure it’s a good idea. The Door-Knockers are always going to tell you to call your insurance company, guaranteed. **The best plan is to call a reputable Roofing company and have them do an honest inspection of your roof before you call your insurance company.**
4. Shake Roof Repairs

Cedar Shake roof repairs **for the most part are throwing good money after bad**. There are times when a shake roof repair is a very good idea. If the roof is leaking and causing damage to the home, the leak should be repaired immediately. If ridge caps have fallen, or blown off there is a good chance that an exposed gap along the top of the roof will allow water into the home, this should be repaired immediately.

The Myth; doing a shake repair and replacing a number of field shakes will prolong the life of the roof. For the most part this is not true. Most Shake repairs are purely aesthetic, to replace the “curling” Shakes. A Shake roof needs to be repaired when individual Shakes get “burned out” and develop holes, exposing the felt paper. The problem is that generally, when a roof is at this point, the surrounding shakes will be so brittle and fragile, that trying to replace shakes around them will usually create more damage than is fixed. This is why shake repairs should only be done as a last ditch effort to protect exposed felt paper, and try to buy some time until a new roof can be installed. Excel Roofing has an innovative way to fix burned out shakes, that is less expensive, and less intrusive than traditional Shakes repairs. If you’re trying to buy some time on your roof, give us a call and we’ll be able to help.

5. Down Payments, & Cash Up-Front

Paying money to a contractor before they start a job may be one of the dumbest things a homeowner can do. Home-improvement contractors are always in the BBB’s top 10 most complained about businesses, oftentimes roofers will specifically be there, too. Time Magazine did a survey about the most distrusted professions in America, and roofers were in the top ten, even beating used car salesmen. We have all seen stories on the news about roofers scamming people. Knowing all of this, why do people continue to write checks for thousands of dollars to complete strangers? It really defies logic. Any reputable roofer should have enough credit to buy the shingles necessary to roof an average home. So why do so many contractors ask for cash up-front? It’s easy; **many roofers are poor money managers**. Oftentimes, they are “cash flowing;” using the money from one customer to pay for the bills of another job because they have already spent that money. To summarize, trusting homeowners are giving thousands of dollars to poor money managers before any work is done. Is it any wonder there are so many problems? Paying money to a roofer up-front is just asking for problems. What if the roofer completely botches the job? If the homeowner has all of the cash, it’s an easy fix: the homeowner uses the money to pay somebody to do the job correctly. If the homeowner has paid money up-front, this becomes a much more difficult situation. Often the homeowner has to pay more money to get the job fixed, and then pays a lawyer even more money to find out that the contractor is a deadbeat and will never pay up. This is a bad deal. To avoid this problem entirely, only take bids from reputable roofers. Ask what the payment terms are; if a roofer asks for cash up-front, **don’t do business with them**, no matter how good the deal sounds!