

How to Protect Yourself From Being Scammed After the Next Big Hail Storm

It's a sad fact that natural disasters bring out scammers. Here in metro Denver, our most common

large-scale disaster is the hail storm. When a hail storm sweeps through your neighborhood, you can expect numerous roofing companies to solicit the job of replacing your insured roof. Since it's unlikely you'll recognize the name of any one of these "door knockers," how do you protect yourself from hiring the wrong company — a scammer?

The state legislature recognized the extent of scamming by roofing contractors when it enacted SB 38 this year, which became effective on June 6th. **Roof Brokers**, a long-established Colorado firm well known to us real estate agents, provides the following checklist for homeowners. I have added my own comments to theirs:

- ◆ Only accept bids from local

contractors. Google the company's name to verify and look for negative reports. Also visit

www.denver.bbb.org.

- ◆ Only accept bids with price, scope of work and materials spelled out in detail.
- ◆ You have 72 hours after signing a contract to cancel it in writing. Don't sign a contract with a cancellation fee.
- ◆ Request five local references that the estimator personally worked with — and call them!

- ◆ Ask for proof of the roofer's Worker's Compensation & General Liability insurance. Make sure the name on the insurance certificate matches the name on the contract.
- ◆ Make sure the roofer pulls a building permit and schedules a final inspection.
- ◆ Do not pay for materials in advance of them being delivered to your property.

- ◆ It is illegal for a contractor to offer to pay, waive or rebate your insurance deductible. A company can pay an advertising fee (which can be equal to the deductible) if the homeowner is willing to put a yard sign up, but only after all work is completed and paid for.
- ◆ Never turn over insurance checks or pay any money until the job is completed.

I suggest you call a real estate professional (such as me) for any contractor recommendation, not just roofing. You can be sure that your agent does know the names of established roofing companies (such as Roof Brokers) — ones he has used or recommended over the years. When a contractor is recommended by me or another agent, that contractor will want to do a good job so that they get more referrals from us, not just satisfy you as a one-time customer he may never see again.

Bringing Democracy to Jeffco

I had a chance to sit down with Jeffco Commissioner-elect Casey Tighe last week, and we discussed an important issue which is nothing less than bringing democracy to the Board of Commissioners.

There are three commissioners, each representing a third of the county, but each is elected at large — that is, by the entire county.

Why aren't they elected only by the residents of the district they supposedly represent? There are two major consequences of this set-up. The first is that each commissioner does not need to worry about being accountable to his (or her) district. John Odom was the

perfect example of this, because his "district" was Golden, which is adamantly against completing the Beltway. If he answered only to his district constituents, do you think he'd have been so pro-Beltway?

The second impact of the current at-large voting is that potential candidates are discouraged from running because they have to campaign across the entire county instead of just in their own district. I suspect that's why no Democrat ran against Faye Griffin this year.

The current board wouldn't even consider doing away with at-large voting. Casey Tighe told me he'll make sure the Board considers it.

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