



Roof / Hail Scam

Scam Overview

Fake, unscrupulous “roofing contractors” use “damage” from hailstorms (or other severe weather events) to con homeowners out of thousands of dollars.

Common Steps in the Roof / Hail Scam

After a large hailstorm (or other severe weather event) the homeowner is approached by a “roofing contractor” who:

1. Recommends a roof inspection to check for storm damage
2. Inspects the roof and reports damage (often without any evidence for the homeowner)
3. Offers to repair the damage right away for a deeply discounted price (or offers insurance related incentives) if the homeowner pays today
4. Homeowner pays for job in full
5. Contractor leaves and promises to return shortly. Some even leave a ladder against your roof to “show their good intent”!
6. Contractor never returns and homeowner is out several thousands of dollars

A common variation of this scam: The contractor tells you to make a claim to your insurance company. You pay the contractor in full, and he never returns to do the work.

Red Flag Assessment

The “roofing contractor” comes to your door after a storm - **uninvited**. They:

- ✓ may have “**noticed**” you have roofing damage from afar
- ✓ say things that cause you to **fear** for your physical safety or your financial security
- ✓ express **urgency**. Everything must happen **now**, or you will **lose the deal**
- ✓ **pressure you** to sign a contract quickly
- ✓ state you need to **pay in full today**
- ✓ may **leave a ladder** at your house when they leave the premises (when work hasn’t yet begun)
- ✓ Variation on a theme: In the homeowners insurance version of this scam, they may tell you they can **work with your insurance company directly**. They may promise to work it out, so your insurance **deductible is waived, reimbursed, or paid by them**. (That’s illegal.)

Steps You Can Take to Prevent this Scam

- Carefully choose the companies who will inspect your roof and give you an estimate. (Unscrupulous people have been known to damage roofs intentionally, just so they can repair them, so yes, even at this stage of the process you need to be careful!) Get recommendations from friends, family, neighbors, and/or online sources you trust. (See resource below.)
- Get a few estimates, so you can compare damage reported as well as cost.
- Contact your insurance company--ask them to send an insurance adjuster to inspect your roof.
- Before selecting your final contractor, dig a little deeper. Check out their website if you haven't already and look for any red flags. How long have they been in business? Are they licensed/bonded/insured? Are there testimonials from your local area? Check them out with the Better Business Bureau as well.
- Make sure your final roofing contract includes at least these items:
 - scope of the work
 - materials
 - cost
 - dates of service (may be approximated)
 - contact information for your contractor
 - contractor's insurance information
 - cancellation and rescission terms
 - a statement indicating the roofer shall hold in trust any payment from the property owner until the roofing contractor has delivered roofing materials at the residential property site or has performed a majority of the roofing work on the residential property

Additional Resources for You

For those of you who wish to dive deeper into this topic, there are many great resources. Here are just a couple:

- For your contractor selection process:
<https://www.coloradoroofing.org/consumer/selecting-a-professional-contractor>
- For Colorado state roofing laws:
https://leg.colorado.gov/sites/default/files/images/olls/2012a_sl_267.pdf

What to Do if You are Affected

If you believe you have been scammed by a roofing contractor, or even have suspicions about it, you can report the incident here:

<https://www.stopfraudcolorado.gov/fraud-center/common-scams/roofing-scams.html>

End Elder Fraud: <http://www.endelderfraud.org>

Email: support@endelderfraud.org