



2880 International Circle Colorado Springs, CO 80910

Building A Better Community
Thru Education and Enforcement



“CAN WE TALK?”

By Terry R. Brunette ‘Special Investigator’
Regional Building Department

QUESTION: A nice young man came to my door today and asked me if he could check my roof for hail damage. He had me sign a document giving him permission to get on my roof. After getting on my roof he said that there is hail damage and I should contact my insurance provider and start a claim. Little did I know that the ‘permission document’ I signed was in fact a contract stating that I would have them re-roof my house. I had 72 hours to cancel or I would owe them 20% of the insurance claim. What should I do now?

ANSWER: As contracts are legal relationships, I would first recommend that you contact your attorney to discuss this situation. Speaking for myself, as a layman, if this were to happen to me and I were to realize that I’d unknowingly signed a contract, I’d certainly cancel within the 72 hour time period I understand Colorado law gives me to cancel any contract.

About a year ago this same scam was being done in Denver and Colorado Springs. Before being put out of business, the unlicensed company took insurance money from over 400 homeowners without roofing their houses. The State of Colorado Attorney General is now in the process of prosecuting the owners of the company.

This sounds like the same type of scam. These salesmen are typically well-trained commission salespeople. They usually target older homeowners with houses that have three tab shingles on their roofs. They often are not licensed roofing contractors and should not be presenting themselves as roofers. If anyone comes to your door telling you that you probably have hail damage, ask that person to leave and call your insurance provider. Your insurance provider's adjusters will come out and check your roof for any damage. There are over 350 licensed roofing contractors in El Paso County to choose from. You can call us at 327-2887 or check for licensed contractors on our website at www.pprbd.org. If we have enough evidence, RBD will sue any person or company performing work without the required license and insurance.

The roof covering of any structure is one of the most important parts of the building envelope. Water will cause more damage to a structure over time than anything else. Make sure the company you hire to replace your roofing is licensed and that they stand behind their work. Get several bids and references and make sure to check the references. The lowest bid, though tempting, is not always the best value for your money. Every year I get calls from homeowners that have been taken advantage of by unlicensed roofing companies. Take the time to make a few calls, it will save you time and money in the long run. This advice applies to any type of work you decide to have performed on your house. This time of year there are many 'salesmen' combing the neighborhoods looking for a fast buck.

A good rule of thumb is to never, ever, sign anything from an unsolicited door-to-door sales call.

Good Luck!

QUESTION: I'm looking to buy my first house. I just looked at a great little house that has been totally remodeled. How do I find out if the remodeling work was permitted, inspected and signed off on by RBD?

ANSWER: You can check on the permit history of any house in El Paso County on our website at www.pprbd.org Just enter the address and hit *permits*, or you can call us at 327-2880 and we can look up the permit history for you. With all of the foreclosures on the market now there are hundreds of 'Flippers' out there "flipping" homes. The formula for making money flipping houses is: Buy the property right, put as little money into it as possible and sell high. Buying permits and doing the work to the codes

adds cost to the project. That is why not a day goes by that we are not writing up Stop Work Orders on properties that are being *flipped* without permits. A person remodeling a property to re-sell cannot get a Homeowner Permit since it is not their primary residence. They will have to hire a licensed contractor to purchase the permits and do the work. The requirements to become licensed are being able to pass the required testing and have the required insurance to perform the work. If you were to purchase a home that was remodeled by unlicensed contractors and someone were to be hurt or worse, you might have only your own liability insurance to cover the damages (if you have that coverage).

These concerns are some of the most important aspects of being, or hiring, a licensed contractor. Also when you go to sell the house your buyer's home inspector will more than likely check the permit history of the house. You did the right thing to check before you buy.

Submit your questions to: terryb@pprbd.org or mail to: Pikes Peak Regional Building Department
2880 International Circle Colorado Springs, CO 80910 Attn. Terry Brunette