

Protect Yourself Against Unlicensed Roofers

1. **Roofers are licensed by the Illinois Department of Financial and Professional Regulation.** Write the license number down and you can verify the license by going online at www.idfpr.com. If you have any questions, you can contact the Department at 217-557-1327
2. **Read the contract thoroughly** and make sure the “Home Repair: Know Your Consumer Rights” pamphlet is attached to the contract. Make sure their license number starts with #104-XXXXXX and is on the contract along with the name of the company. **NEVER SIGN A CONTRACT WITH BLANK SPACES.** Obtain and keep a copy of the signed contract with your signature and that of the contractor.
3. **NEVER MAKE FULL PAYMENT UNTIL ALL THE WORK HAS BEEN COMPLETED TO YOUR SATISFACTION. NEVER PAY IN CASH.**
Know what company is supplying the materials. Obtain lien waivers signed by the supplier and any subcontractor used which proves that they have been paid and will not file a mechanic’s lien. A document entitled “lien waiver” or “lien release” signed by the contractor is not a lien waiver from the roofing supplier.
4. **Beware of out of state roofers who are not licensed in Illinois. Your recourse is limited.**
6. **Insurance adjusters must be licensed by the Illinois Department of Insurance.** If you have any questions or complaints, you can go their website <http://insurance.illinois.gov> or by calling 217-782-4515
7. **State law requires:**
 - A. Each State licensed roofing contractor must affix the roofing contractor’s license number and the licensee’s name to all of his or her contracts, bids and on each application for a building permit and on each building permit issued and recorded.
 - B. A contractor offering home repair or remodeling services must not advertise or promise to pay or rebate all or any portion of any insurance deductible as a inducement to the sale of goods or services. Roofing Contractors are never allowed to lend their licenses weather they receive any payment or not.
 - C. A contractor offering home repair or remodeling services must not accept money or any form of compensation in exchange for allowing an out of area contractor to use its business name or license.
 - D. For a contract over \$1,000, they must provide a “Consumer Rights Brochure” with specific language. **In the event of a “catastrophe,: defined as a natural occurrence such as a flood, drought, earthquake, tornado, windstorm, or hailstorm, which damages or destroys more than one residence, the contractor is subject to several other limitations:**
 1. A person who has entered into a written contract may cancel within five (5) business days if they receive notice from their insurance company that all or any part of the claim is not covered or the thirtieth business day after receipt of a properly executed proof of loss by the insurer from the insured, and this must be in the contract in at least 10 point boldface.
 2. The contractor shall tender to the insured any payments, partial payments, or deposits made by the insured and any note or other evidence of indebtedness.
 3. The contractor cannot represent, or fore or advertise to represent, on behalf of a homeowner on any insurance claim in connection with the repair. The contractor cannot call in or file a claim to an insurance carrier on the insured’s behalf.

If you have any questions, contact IDFPR at 217-785-0800

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1. Before you sign any contracts or papers, ask the roofing company if they are licensed by the Illinois Department of Financial and Professional Regulation. Write the license number down and you can verify the license by going online at www.idfpr.com. If you have any questions, you can contact the Department at 217-557-1327
2. Before you sign any documents make sure you **read the contract thoroughly** and make sure the “Home Repair: Know Your Consumer Rights” pamphlet is attached to the contract.
If and when you sign a contract, make sure their license number starts with #104-XXXXXX and is on the contract along with the name of the company. Ask for a photo ID so you know who you are dealing with. If you see their company name listed on trucks, contracts, proposals, business cards or other form of advertisement, make sure their license number is also displayed. Ask to see verification of current insurance and check for workers compensation insurance. If a general contractor subs out the work to a subcontractor, the subcontractor must also be licensed as a roofer. Review the contract for a clause that states the services will be performed by a certain date; crew scheduling and weather conditions require some flexibility, but you want a date by which the services will be performed or the contract terminated and deposit refunded. **NEVER SIGN A CONTRACT WITH BLANK SPACES.** Obtain and keep a copy of the signed contract with your signature and that of the contractor.
3. It is recommended when making any payment; it should be in the form of a personal check, money order or certified check. Make your check payable to the company name not an individual. **NEVER MAKE FULL PAYMENT UNTIL ALL THE WORK HAS BEEN COMPLETED TO YOUR SATISFACTION. NEVER PAY IN CASH.** Know what company is supplying the materials. Obtain lien waivers signed by the supplier and any subcontractor used which proves that they have been paid and will not file a mechanic’s lien. A document entitled “lien waiver” or “lien release” signed by the contractor is not a lien waiver from the roofing supplier.
4. There are 2 types of roofing licenses LIMITED and UNLIMITED Roofing Contractors. LIMITED contractors can only provide services for residential properties and condominium buildings that house no more than 8 units. UNLIMITED contractors can provide services for residential, commercial and industrial properties.
5. **Beware of out of state roofers who are not licensed in Illinois.** Your recourse is limited if these companies are chosen. Make sure that the contract lists a current street address that is not the address to a post office or mail box service or storage facility or vacant lot. If a neighbor recently had some roofing work done and was satisfied, consider using that good, local roofer. Ask for references of work done in the last year and follow up with those homeowners. Review the warranties and look to determine if the warranty is only on the shingles or the installation too. Avoid warranties that are negated by common occurrences, such as winds over 45 mph or “rain incursion.”
6. Insurance adjusters must be licensed by the Illinois Department of Insurance. If you have any questions or complaints, you can go their website <http://insurance.illinois.gov> or by calling 217-782-4515
7. State law requires roofing contractors to conform to specific requirements when they are on the job. Basic requirements are listed below:
 - A. Each State licensed roofing contractor must affix the roofing contractor’s license number and the licensee’s name to all of his or her contracts, bids and on each application for a building permit and on each building permit issued and recorded.

- B. A contractor offering home repair or remodeling services must not advertise or promise to pay or rebate all or any portion of any insurance deductible as an inducement to the sale of goods or services. Roofing Contractors are never allowed to lend their licenses whether they receive any payment or not.
- C. A contractor offering home repair or remodeling services must not accept money or any form of compensation in exchange for allowing an out of area contractor to use its business name or license.
- D. For a contract over \$1,000, they must provide a "Consumer Rights Brochure" with specific language. **In the event of a "catastrophe, defined as a natural occurrence such as a flood, drought, earthquake, tornado, windstorm, or hailstorm, which damages or destroys more than one residence, the contractor is subject to several other limitations:**
 - 1. A person who has entered into a written contract may cancel within five (5) business days if they receive notice from their insurance company that all or any part of the claim is not covered or the thirtieth business day after receipt of a properly executed proof of loss by the insurer from the insured, and this must be in the contract in at least 10 point boldface.
 - 2. The contractor shall tender to the insured any payments, partial payments, or deposits made by the insured and any note or other evidence of indebtedness.
 - 3. The contractor cannot represent, or fore or advertise to represent, on behalf of a homeowner on any insurance claim in connection with the repair. The contractor cannot call in or file a claim to an insurance carrier on the insured's behalf.

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