

Homeowner learns the hard way what happens when you hire uninsured roofer

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Sandy Verstraete of Sodus, New York is out roughly \$10,000 after she made the mistake of hiring a roofing contractor without doing her homework first. She knew her home was a fixer upper when she bought it. Specifically, she knew that the home had some water damage from an untreated roof leak as well as some rotting wood in the roof deck. She paid Scott Kenville of Kenville Repair and Remodeling \$10,000 up front for the work with the agreement that she would pay the rest when the work was done. Things started to go wrong right off the bat when Verstraete noticed Kenville was nailing shingles into the rotted roof deck rather than replacing the rotted beams with new wood. It wasn't long before Kenville said he needed more money but Verstraete's bank wouldn't lend her any more money until the project was done per the agreement she made with Kenville and the bank when she obtained the loan. The project was supposed to have taken six months; it's now been two years, the project is no closer to being finished and her \$10,000 has yet to be returned. A few precautions could have helped her avoid this difficult situation.

Ask for proof of license and insurance

Any reputable roofer should be licensed and insured. In Kenville's case, he was insured so Verstraete reached out to his insurance company only to learn that while he was licensed to do remodeling work, that coverage did not extend to any work involving the roof. Taking the extra time to contact a contractor's insurance company in advance to find out the specifics of coverage is a wise move.

Don't pay too much up front

Unless the total cost of the project was \$100,000, Verstraete paid the contractor too much up front. Roofers shouldn't charge more than about 10% up front and many Spokane roofing companies won't accept any money up front because reputable roofers are usually extended credit by roofing material suppliers to obtain materials so they don't have to pay for them out-of-pocket.

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