

State Law

In an effort to further thwart storm chasers in Illinois, a state law took effect on January 1, 2012. The law gives more protection to consumers and also increases sanctions against unlicensed or non-conforming contractors. Following are the changes to the law, which roofing contractors must conform to when they are on the job:

- 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, each application for a building permit, and on each building permit issued and recorded.
- A contractor offering home repair or remodeling services must not advertise or promise to pay (or rebate) 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.
- 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.
- For contracts over \$1,000, contractors 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:

- 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 30th business day after receipt of a properly executed proof of loss by the insurer from the insured. This must be in the contract in at least 10 point boldface.
- 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.
- The contractor cannot represent, offer, 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.

Licensing and Testing

320 West Washington Street, 3rd Floor
Springfield, Illinois 62786
General Assistance: 1-888-473-4858

Enforcement, Complaints, and Investigations

555 West Monroe Street - Suite 500
Chicago, Illinois 60661
Complaint Intake Unit: 312-814-6910
General Assistance: 1-888-473-4858

www.idfpr.com/DPR.asp

TTY Line: 1-866-325-4949

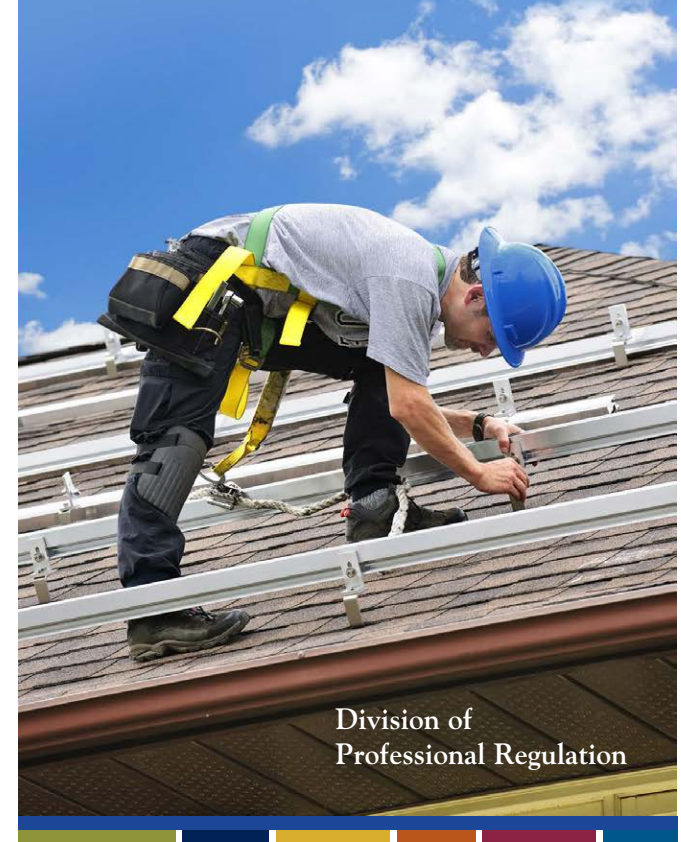
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State of Illinois
Illinois Department of Financial and
Professional Regulation

Find a Licensed Roofer



Division of
Professional Regulation



IDFPR
Illinois Department of
Financial and Professional Regulation

Be wary of contractors who go door to door to offer repair services. Home repair contractors are often transients who move quickly into a troubled area and are not licensed.

To Protect Yourself Against Unlicensed Roofers, Use These Guidelines:

1 BEFORE YOU SIGN ANY CONTRACTS, ask the roofing company if it is licensed by the Illinois Department of Financial and Professional Regulation. Write the license number down and you can verify it by visiting www.idfpr.com. If you have any questions, you can contact the Department at 1-800-560-6420.

2 BEFORE YOU SIGN ANY DOCUMENTS FOR ROOFING SERVICES, 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 with a roofing company or a general contractor, make sure their license number starts with #104-XXXXXX and is on the contract (along with the name of the company). Ask for photo identification so you know who you are dealing with. If you see their company name listed on trucks, contracts, proposals, business cards or any other form of advertisement, make sure their license number is also displayed. Ask the roofer to show you verification of current insurance and check for workers' compensation insurance. If a general

contractor has to sub out the work to a subcontractor, the subcontractor must also be licensed as a roofer. Review the contract for a clause that states that 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's.

3 WHEN MAKING ANY PAYMENT, it should be in the form of a personal check, money order, or certified check. Make your check or money order payable to the company name, not an individual. Never make a full payment until all the work has been completed. Know what company is supplying the roofing material. Obtain lien waivers signed by any roofing supplier and any licensed subcontractor used that proves they have been paid and will not file a mechanic's lien. A document entitled "lien waiver" or "lien release" signed by the roofing contractor is not a lien waiver from the roofing supplier. **DO NOT PAY FOR SERVICES IN CASH!**

4 There are two types of roofing licenses: **LIMITED** and **UNLIMITED** roofing contractors. **LIMITED** roofing contractors can only provide services for residential properties and condominium buildings that house no more than eight units. **UNLIMITED** roofing 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 you choose these companies. Make sure that the

contract lists a current street address that is not the address to a post office, mail box service, storage facility, or vacant lot. It is best to shop for a roofing contractor before storm season brings the hail or other damage. If a neighbor recently had roofing work done and was satisfied, consider using that good, local roofer. Ask the roofing contractor for references of roofing work done in the last year and follow-up with those homeowners. Review the warranties carefully 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 (who review and investigate insurance claims that are filed) must be licensed by the Illinois Department of Insurance. If you have any questions or complaints, you can go to their website at <http://insurance.illinois.gov/> or contact the Chicago office at 312-814-2420, or the Springfield office at 217-782-4515.

