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# Hiring a Roofer in Hurricane Season

Natural disasters like tornados, hurricanes and earthquakes can bring out the best in people, as strangers reach out to help others in need. Unfortunately, crises also bring out persons who choose to take advantage of the victims. Some of the most common "after-disaster" scams involve damage done to roofs.

BBB offers the following tips to homeowners who suffer roof damage in the wake of a natural disaster:

Do your research. Check with your insurance company about policy coverage and specific filing requirements. Save all receipts if temporary roofing repairs are necessary.

Stay calm. Although you may be anxious to get things back to normal, avoid letting your emotions get the better of you. Don't be pressured into making an immediate decision with a long-term impact. Be pro-active in selecting a company and not re-active to sales solicitations.

Shop around. For a BBB Accredited Business go to [www.bbbhoustonpages.org](http://www.bbbhoustonpages.org). For major repairs, take the time to get 3-4 estimates based on the same specifications and materials. Check out references that are at least one year-old, and verify that the contractor is required to be licensed and/or registered to do work in your area. Also, check with your local building inspector to see if a building permit is required.

Avoid high-pressure sales tactics. Be wary of door-to-door workers who claim to have left-over materials from a job "down the street" or who do not have a permanent place of business. If sales people go door-to-door, check to see if your community requires them to have solicitation permits.

Trust your gut. Be leery if a worker shows up on your doorstep to announce that your home is unsafe. If you are concerned about possible structural damage in your home, have an engineer, architect or building official inspect it. While most roofing contractors abide by the law, be careful allowing someone you do not know to inspect your roof. An unethical contractor may actually create damage to get work.

Get everything in writing. Require a written contract agreement with anyone you hire. Be sure their name, address, license number and phone number are included in the contract. Read and understand the contract in its entirety, don't sign a blank contract, and make sure you get a copy of the signed contract at the time of signature.

Clearly written proposals that are detailed and broken down into separate line items are a good sign that the contractor is being thorough and has prepared an accurate estimate. The following is a partial list of items your estimate or proposal should include:

- The type of roof covering, manufacturer and color
- Materials to be included in the work, e.g., underlayment, ice dam protection membrane
- Scope of work to be done
- Removal or replacement of existing roof
- Flashing work, e.g., existing flashings to be replaced or re-used, adding new flashing, flashing metal type
- Ventilation work, e.g., adding new vents
- Who is responsible for repairing/replacing exterior landscape or interior finishes that are damaged during the course of the work? Make sure that it contains language addressing who is responsible for any damage that occurs as a result of the work. All items of concern and work to be done should be included in the contract.
- Installation method
- Approximate starting and completion dates
- Payment procedures
- Length of warranty and what is covered, e.g., workmanship, water leakage
- Who will haul away the old roofing materials and/or project waste (e.g. extra materials, packaging, etc.)? Is there extra charge for this service?

If one estimate seems much lower than the others and it sounds too good to be true, it probably is. Many fly-by-night contractors' below-cost bids seem attractive, but these contractors often are uninsured and perform substandard work or use substandard materials. Make sure to read the fine print. Some contracts use a clause where substantial cancellation fees or liquidation damages are required if the homeowner decides not to use the contractor after insurance approval of the claim. In some instances you may be required to pay the full agreed price if the homeowner cancels after the 3 day cancellation period. If an estimate or contract is confusing, ask the contractor to break it down into items/terms you can understand.

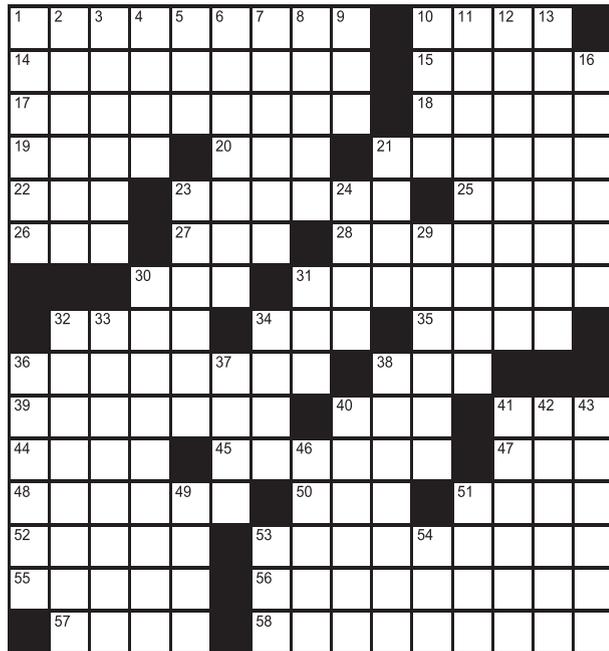
Jordan Rzad is the Senior Director of Internet Marketing for the Better Business Bureau Serving Greater Houston and South Texas. He can be reached [atjrzad@bbbhou.org](mailto:atjrzad@bbbhou.org)



## CROSSWORD PUZZLE

### Across

1. Music genre
10. Says "When?"
14. An amine used in the immune system
15. Russian alternative
17. A 17th or 18th century dance
18. \_\_\_ Bowl
19. Thailand, once
20. "Fancy that!"
21. One who suspends an action, at law
22. Big \_\_\_ Conference
23. Cantonese food similar to appetizers
25. Hack
26. "C' \_\_\_ la viel!"
27. Cable network
28. The stalk of a leaf
30. Branch
31. Comforted
32. Game piece
34. Block
35. Colored
36. One who hunts
38. \_\_\_ Master's Voice
39. Teeth, adapted for cutting
40. "Wheels"
41. Computer monitor, for short
44. Agitated state
45. Begin
47. "Fantasy Island" prop
48. Schemes or tricks
50. Same old, same old
51. Bombard
52. Say "Li'l Abner," say
53. Temerarious
55. Break off
56. Soothing
57. Medical advice, often
58. Hot or cold drinking containers



### Down

1. Modest
2. Monet subject
3. Cockeyed
4. Check
5. "Casablanca" pianist
6. A 20th century movement in poetry
7. Auteur's art
8. Chilean range
9. "Malcolm X" director
10. Kuwaiti, e.g.
11. Arousing
12. Hole in a board
13. Educated
16. Called attention to repeatedly
21. Call from the flock
23. Coercion
24. "Once \_\_\_ a time..."
29. Casual top
30. Heights relative to sea level
31. Jail, slangily
32. Mole, for example
33. Provocative
34. In need of resupply, maybe
36. Radiator output
37. Forest growth
38. Pride
40. Links
41. U-shaped metal rod
42. Experience again
43. Descriptive names
46. Garbage
49. Chipper
51. 100 centavos
53. "Can't Help Lovin' \_\_\_ Man"
54. Beaver's work

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