

After any storm, unlicensed contractors, price gougers, and outright fraudsters flood affected neighborhoods within hours. This checklist protects you. Complete every item before signing anything or paying any money.

SECTION 1 — LICENSE VERIFICATION (Do this BEFORE any other conversation)

- Ask for the contractor's state license number before any discussion of your roof. *Do not accept "I'll get it for you later."*
- Write down the license number here: *License #: _____*
- Verify the license online — RIGHT NOW, while they're standing there. *Takes 2 minutes on your phone.*

Florida	myfloridalicense.com/DBPR	Texas	No state license — verify local registration
Louisiana	lsbc.louisiana.gov	Mississippi	msboc.state.ms.us
Alabama	genconbd.alabama.gov	Georgia	sos.ga.gov/cgi-bin/contlic.asp
S. Carolina	llr.sc.gov/con	N. Carolina	nclbgc.org
Virginia	dpor.virginia.gov	Maryland	dllr.state.md.us/license/mhlc
Delaware	dpr.delaware.gov	New Jersey	njconsumeraffairs.gov
New York	dos.ny.gov		

- Confirm license is ACTIVE (not expired, suspended, or revoked).
- Confirm the license name matches the company name on the contract. *Mismatched names = red flag.*

- RED FLAG:** Cannot or will not provide a license number. Walk away immediately.
- RED FLAG:** License number comes back invalid, expired, or belongs to someone else.

SECTION 2 — INSURANCE VERIFICATION

- Request a Certificate of Insurance (COI) — not a verbal assurance. *Must be current document.*
- Confirm GENERAL LIABILITY coverage: *Minimum: \$1M per occurrence*
- Confirm WORKERS' COMPENSATION coverage: *Required if they have employees*
- Call the insurance company listed on the COI to verify the policy is active. *Phone number is on the COI.*
- Write down: Insurance company name, policy number, expiration date. *Policy #: _____*

- RED FLAG:** No workers' comp. If a worker falls on your roof and the contractor has no coverage, YOU may be liable.
- RED FLAG:** COI with handwritten changes, visible corrections, or expiration date in the past.

SECTION 3 — CONTRACT REQUIREMENTS (Never sign without all of these)

- Written contract on company letterhead — not a handwritten invoice.
- Contract includes: contractor's full legal name, address, phone, license number.
- Contract specifies: exact scope of work, materials (manufacturer, product name, color).
- Contract includes a specific start date and estimated completion date.
- Contract states the total price — not a range or estimate subject to change.
- Deposit amount is reasonable (see state limits below):

Never pay 100% upfront.

State	Max Upfront Deposit	State	Max Upfront Deposit
Florida	No statutory limit — industry standard: 10-30%	Texas	No statutory limit — industry standard: 10-33%
Louisiana	No statutory limit — never pay more than 1/3	Mississippi	No statutory limit — industry standard: 10-30%
Alabama	No statutory limit — industry standard: 10-30%	Georgia	No statutory limit — never pay more than 1/3
S. Carolina	No statutory limit — never pay more than 1/3	N. Carolina	\$1,000 or 10% (whichever is less) for deposits
Virginia	No statutory limit — industry standard: 10-30%	Maryland	Cannot exceed 1/3 of contract price by law
Delaware	No statutory limit — industry standard: 10-30%	New Jersey	No limit but Consumer Fraud Act protects excess
New York	No statutory limit — never pay more than 1/3		

- Payment schedule is tied to work milestones — NOT arbitrary dates. *Final payment after final inspection.*
- Contract does NOT contain an Assignment of Benefits (AOB) clause. *FL especially — AOB hands them your claim.*
- Contract includes a warranty for both materials and workmanship. *Minimum: 1 yr workmanship, manufacturer materials.*

■ **RED FLAG:** Contractor demands payment in cash only — no check, no card. This eliminates your paper trail.

■ **RED FLAG:** Contract requires full payment before work begins or before final inspection.

SECTION 4 — PRICE GOUGING LAWS (Know your rights)

What is price gouging?

Price gouging is the illegal practice of charging prices substantially above pre-storm market rates for essential goods and services during a declared emergency. All 13 states in the StormRoofQuotes network have price gouging laws. Violations are criminal — not just civil. Penalties include fines up to \$10,000–\$25,000 per violation and felony charges in some states.

State	Trigger	Penalty	Report To
Florida	State of Emergency declared	Felony — up to \$1,000/violation + restitution	AG: myfloridalicense.com or 866-9-NO-SCAM
Texas	Disaster declaration	Class A misdemeanor — up to \$10,000/violation	AG: texasattorneygeneral.gov
Louisiana	State of Emergency	Misdemeanor — \$500–\$2,000 + 6 months jail	AG: ag.louisiana.gov
Mississippi	Emergency declaration	Misdemeanor — up to \$1,000/violation	AG: ago.state.ms.us
Alabama	State of Emergency	Class A misdemeanor — up to \$10,000/violation	AG: ago.state.al.us
Georgia	State of Emergency	Misdemeanor — up to \$5,000/violation	AG: law.georgia.gov
S. Carolina	Emergency declaration	Misdemeanor — up to \$1,000 + 30 days jail	AG: scag.gov

N. Carolina	Emergency declared	Class 1 misdemeanor per violation	AG: ncdoj.gov
Virginia	State of Emergency	Class 1 misdemeanor — up to \$2,500/violation	AG: oag.state.va.us
Maryland	State of Emergency	Misdemeanor — up to \$1,000 + 1 year	AG: oag.state.md.us
Delaware	State of Emergency	Misdemeanor — up to \$10,000/violation	AG: attorneygeneral.delaware.gov
New Jersey	Emergency declaration	Crime of the 4th degree — up to \$10,000	AG: njconsumeraffairs.gov
New York	Emergency declaration	Misdemeanor — up to \$25,000/violation	AG: ag.ny.gov

- Get at least 2–3 written estimates before accepting any bid. *Outlier high bids = price gouging indicator.*
- If a price seems extreme, document it — date, company name, bid amount. *This is evidence for an AG complaint.*
- Report suspected price gouging to your state Attorney General IMMEDIATELY. *Do not wait. File while evidence is fresh.*

SECTION 5 — 12 RED FLAGS — WALK AWAY IF YOU SEE THESE

- 1 Solicits door-to-door**
- Legitimate local contractors do not need to knock on storm-damaged doors. Storm chasers do.
- 2 Cannot provide a license number immediately**
- Every licensed contractor has their number memorized. Hesitation means they may not have one.
- 3 Pressures you to sign TODAY**
- Any contractor who creates artificial urgency is using a sales tactic, not responding to your emergency.
- 4 Asks you to sign an Assignment of Benefits (AOB)**
- This hands over your insurance claim rights. Illegal in Florida since 2023. Refuse and walk away.
- 5 Offers to waive your insurance deductible**
- This is insurance fraud in every state. The contractor is inflating the claim to cover the deductible. You can be prosecuted too.
- 6 Quotes a price far above the others you received**
- Three bids protect you. A bid 50%+ above others during a declared emergency may be price gouging.
- 7 Has no local address — only a PO Box or out-of-state address**
- Storm chasers follow disasters. A contractor with no local presence has no accountability after they leave.
- 8 Demands cash payment only**
- Eliminates your paper trail for disputes, insurance documentation, and fraud reports.
- 9 Requires full payment upfront before any work**
- No legitimate contractor requires 100% payment before starting. Final payment follows final inspection.
- 10 Cannot show proof of workers' compensation insurance**
- If a worker is injured on your property and there is no workers' comp, your homeowner's policy may be liable.
- 11 Offers to "start right now" without permits**
- Unpermitted roofing work can void your insurance, create problems when you sell, and require mandatory removal.
- 12 Uses high-pressure tactics after you ask for time to decide**
- "This price is only good today" and "I have another job on your street" are manipulation. Legitimate contractors can wait 24 hours.

SECTION 6 — CONTRACTOR RECORD (Complete one form per contractor)

Company name: _____

Contact name: _____

Phone number: _____

Physical address: _____

State license number: Verified online: Yes No

Insurance COI received: Yes No General liability: \$ _____

Workers' comp confirmed: Yes No

Written estimate amount: \$ _____ Date of estimate: _____

Red flags observed: _____

Decision: Hire Do not hire Get more bids

StormRoofQuotes.com — Free storm-damage roof inspections for Gulf & Atlantic coastal homeowners across 13 states.

This checklist is provided as a free public service. It does not constitute legal advice. Laws vary by state and locality. Always verify current requirements with your state attorney general or consumer protection office.