

Questions to Ask Before Signing a Roofing Contract

A Homeowner Guide to Slowing Pressure and Clarifying Scope

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How to Use This Guide

This document is designed to be used before you sign a roofing contract - not after.

You don't need to ask every question word-for-word.

You don't need to confront anyone.

You don't need to make a decision on the spot.

The purpose of these questions is simple:
to make sure you understand what you're agreeing to before it becomes binding.

A legitimate agreement holds up under calm review.

Important Context (Read First)

Roofing contracts are legal documents.

They define scope, responsibility, timing, and cost - often in ways that aren't obvious at first glance.

Pressure to "just sign so we can get started" is common, especially after storms. But pressure does not make a contract clearer. It usually does the opposite.

This guide exists to help you slow the process down long enough to understand it.

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Section 1: Scope of Work (What Is Actually Included?)

A clear scope protects everyone.

Ask questions like:

- Can you explain exactly what work is included — in writing?
- Which areas of the roof are being repaired or replaced?
- Are underlayment, flashing, vents, and accessories included?
- What work is specifically not included?
- Will permits and inspections be handled, and by whom?

If the scope feels vague, it probably is.

Section 2: Repair vs. Replacement Clarity

Not every roof problem requires full replacement.

Ask:

- Why is replacement recommended instead of repair?
- Can you show me the damage that supports that recommendation?
- What would repair look like, and why isn't it sufficient?
- Is this recommendation based on damage, age, or policy limits?

You should understand the reasoning — not just the conclusion.

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Section 3: Insurance-Related Questions (If a Claim Is Involved)

Insurance adds complexity. Clarity matters more here.

Ask:

- What part of this contract depends on insurance approval?
- What happens if the claim is denied or partially approved?
- Am I responsible for costs insurance doesn't cover?
- Is my deductible clearly stated and separate from the contract price?
- Are there any assignments of benefits or contingency clauses?

Nothing insurance-related should be unclear or verbal-only.

Section 4: Pricing, Payments, and Timing

Even when insurance is involved, payment terms matter.

Ask:

- When is payment due, and in what stages?
- Are deposits required, and if so, how much?
- What triggers each payment?
- What happens if work is delayed due to weather or materials?
- How long is the project expected to take once started?

Clear timelines reduce misunderstandings later.

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Section 5: Change Orders and "Surprises"

Roofing projects sometimes uncover additional issues.

Ask:

- How are changes handled if additional work is needed?
- Will change orders be documented and approved in writing?
- Can costs change without my approval?

If the answer to the last question is anything other than “no,” pause.

Section 6: Warranties and Responsibility

Warranties are often misunderstood.

Ask:

- What workmanship warranty is provided, and for how long?
- What manufacturer warranties apply, if any?
- Who is responsible if there is a problem later?
- What is excluded from warranty coverage?

Know who you're calling if something goes wrong.

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Section 7: Cancellation and Cooling-Off Rights

You should always understand how to exit an agreement.

Ask:

- Is there a cancellation period?
- Are there penalties for canceling?
- What happens if I change my mind before work begins?
- Are these terms clearly stated in the contract?

If cancellation terms are hard to find, that's information in itself.

Section 8: Pressure Check (Important)

Use this section to check your own situation.

- I'm being asked to sign the same day
- I'm being told delays will "cost me coverage"
- I'm discouraged from reading the full contract
- Verbal promises aren't reflected in writing
- I feel rushed or uneasy

Pressure is not proof.

Urgency should be based on documented risk — not sales timing.

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Section 9: What Reputable Contractors Expect

Good contractors generally expect you to:

- Read the contract
- Ask questions
- Take time to decide
- Want things in writing

A calm, informed homeowner is not a problem.

Final Reminder

You are not obligated to sign anything on the spot.

A contract that is fair today will still be fair tomorrow.
If it isn't, that tells you something important.

The goal isn't to avoid roofing work.
It's to agree to it with clear expectations and no pressure.