

Vetting a Roofer: What to Check Before You Sign Anything

Why the Smooth Talk Should Worry You

The first time I hired a roofer, I made every mistake in the book. A friendly salesman showed up at my door after a hailstorm, pointed at a few missing shingles, and told me my roof was a public hazard. He had a clipboard, a laminated license, and a price that undercut everyone else by a thousand dollars. I signed the contract before he finished his coffee. Three months later, the roof leaked during a light rain, and the company's phone number had been disconnected.

That experience taught me why vetting a roofer matters more than almost any other home repair decision. Your roof is the only thing standing between your living room and the sky. A bad installation can cause years of headaches, from ceiling stains to mold to structural damage. And unfortunately, the roofing industry has more than its share of operators who are better at selling than at nailing.

The 15-Minute Background Check

You don't need to be a contractor to separate a legitimate roofing contractor from a storm chaser. You just need to know what to look for and where to look. A basic background check takes about fifteen minutes, and it can save you thousands of dollars and a lot of regret.

Verify the License

In Texas, roofing contractors are required to hold a roofing license issued by the Texas Department of Licensing and Regulation. This is not optional. Ask for the license number and verify it on the TDLR website. A legitimate roofer will have no problem providing this. If they hesitate or give you a story about why they don't need one, that's a red flag the size of a billboard.

Also ask whether the license is active and in good standing. Some contractors let their licenses lapse or have had them suspended for violations. The TDLR website makes this easy to check, and it only takes a couple of minutes.

Check Insurance Carefully

Insurance is where things get tricky. A contractor should have both liability insurance and workers' compensation insurance. The liability insurance covers damage to your property during the job. Workers' compensation covers injuries to the workers. If a worker falls off your

roof and the contractor doesn't have workers' comp, you could be on the hook for medical bills, even if the worker is an independent contractor.

Do not just take their word for it. Ask for a certificate of insurance and call the insurance company to confirm it's active. The certificate should list the contractor's name exactly as it appears on the contract, and it should name you as an additional insured if possible. This is standard practice, and any roofer who objects to it is not someone you want on your roof.

What Dishonest Roofers Say

Over the years, I've collected a mental list of the lines that dishonest roofers use to rush homeowners into bad decisions. Here are a few of the most common ones.

- **"You need a new roof right now. The insurance company will cover it."** This is a classic pressure tactic. The only way to know if you need a roof replacement is to get a professional roof inspection, not to trust a salesman with a stake in the outcome.
- **"We'll handle the insurance claim for you."** A roofer who promises to negotiate with your insurance company may be more interested in maximizing their own payout than in getting you a fair settlement.
- **"We need a large down payment to secure materials."** Legitimate contractors typically ask for a modest down payment, often around 10 percent. A request for 50 percent or more is a sign that they may not have the cash flow to run a real business.
- **"We've been in business for 20 years."** Then they should have a verifiable track record. Check the Better Business Bureau, online reviews, and ask for references from actual customers in your area.
- **"We're bonded and insured."** Ask for proof. A bonded roofer has a surety bond that protects you if the contractor fails to complete the job, but only if the bond is real and current.

These lines are not just annoying. They are designed to get you to sign before you have time to think. And once you sign, it's much harder to back out.

Ask for References and Check Them

Any roofer worth hiring can give you a list of references from the last six months. Call those references. Ask about the quality of the work, the cleanliness of the job site, and whether the crew showed up on time. Ask if there were any problems after the installation and whether the roofer came back to fix them.

Online reviews are useful, but they come with a caveat. Some companies buy fake reviews, and some disgruntled competitors post negative ones. Look for patterns. A company with

hundreds of reviews and a consistent rating of four and a half stars is probably fine. A company with five glowing reviews all posted in the same week is suspicious.

The Paperwork That Protects You

Before any work begins, make sure you have a written contract that includes the full scope of work, the materials to be used, the timeline, and the total price. The contract should also include a payment schedule that ties payments to milestones, not to a calendar date. And it should clearly state who is responsible for pulling the building permit. In most Texas cities, the homeowner or the contractor can pull the permit, but it's better if the contractor does it. That way, the city inspector will check the work, and if something is wrong, you have an independent set of eyes.

Also ask about the manufacturer certification. Many roof shingle manufacturers offer extended warranties, but only if the contractor is certified to install their products. If the roofer is not certified, you may end up with a material warranty that is void because of improper installation. Ask for the certification in writing.

When It's Worth Paying More

Price is important, but it should not be the deciding factor. The cheapest roof repair estimate is often the most expensive in the long run. A roofer who cuts corners on materials, skips the underlayment, or fails to properly flash the valleys can cause leaks that ruin your drywall and your furniture.

I once had a homeowner call me after they hired a "budget" roofer to replace their roof. The roofer saved them two thousand dollars on the upfront cost. But within a year, the roof leaked in three places, and the roofer was nowhere to be found. The homeowner ended up paying another contractor to tear off the bad roof and redo it, spending more than they would have if they had hired a reputable roofer from the start.

That's the real cost of skipping the vetting process. It's not just the money. It's the stress, the time, and the damage to your home.

The Punch List and Final Inspection

Before you make the final payment, walk the job site with the contractor and go through the punch list. This is a list of items that need to be completed or corrected. Check that all the old shingles are cleaned up, that the new shingles are straight and properly nailed, that the flashing is secure, and that the vents are installed correctly. If anything looks off, do not sign off until it's fixed.

Also ask for a final inspection by the city or county, if a permit was pulled. The inspector will look for things you might miss, and they have no financial interest in the outcome.

Trust Your Gut, But Verify

[Vetting a roofer](#) is not about being paranoid. It's about being confident that you've done your homework. If a contractor makes you feel rushed or pressured, walk away. There are plenty of good roofers out there who will take the time to answer your questions and provide the documentation you need.

I've learned to trust my instincts, but I also verify. I check the license, the insurance, the references, and the reviews. I ask for the manufacturer certification and the permit. And I never, ever make a decision based on a door-to-door pitch during a storm.

Vetting a roofer takes a little time, but it's time well spent. Your roof is a long-term investment, and the right contractor will respect that. The wrong one will take your money and leave you with a leak. The difference is almost always in the vetting.

So before you sign anything, do the fifteen-minute check. It could be the most important fifteen minutes of your homeownership life.