



TrueRoof HQ

HOMEOWNER'S GUIDE

The Homeowner's Guide to Hiring a Roofer You Can Trust

What to check before you sign anything — licensing, insurance, insurance-claim basics, red flags, and the questions worth asking any roofer you're considering.

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How to use this guide: Read it once straight through, then keep the checklist in Chapter 7 handy when you're actually comparing roofers or quotes.

Why This Guide Exists

Most homeowners hire a roofer only once every ten or twenty years — and usually at a stressful moment: a leak that won't quit, storm damage, or a roof that's simply reached the end of its life. It's not a market you get to practice. A bad hire can mean a leak that resurfaces a year later, a warranty that turns out to be worthless, or a bill that's twice what you expected.

This guide is meant to close that gap. It's the plain-spoken version of what a friend who knows the roofing trade would tell you before you sign a contract: what "licensed and insured" actually means, how insurance claims really work, the tactics of the roofers you should walk away from, and the questions that separate a real professional from someone who's just good at knocking on doors.

None of this requires you to become an expert. It just requires knowing what to check and what to ask — the rest of this guide handles both.

A note on who we are: TrueRoof HQ is an independent service. We don't do roofing work ourselves. We vet local roofers on licensing, insurance, and track record, and we wrote this guide so you have the same standard to hold any roofer to — whether you use our matching service or not.

Why Licensed & Insured Matters

"Licensed and insured" gets used so often in roofing ads that it can start to sound like decoration. It isn't. These two things determine who's on the hook if something goes wrong — and something going wrong on a roofing job is more common than most homeowners expect: a worker falls, a nail gun misfires through a window, a ladder damages your siding, or the job is left half-finished.

Licensing

Many states and some cities require roofers to hold a contractor's license, though the specific rules vary a lot by state — some states license roofing separately, some fold it into a general contractor license, and a handful don't require one at all. A license generally means the roofer has met a baseline of experience, passed an exam, and is registered with the state, which gives you somewhere to file a complaint if things go badly.

General liability insurance

This covers damage to your property caused by the roofer's work — a ladder through a window, a nail through a pipe, debris damage to your landscaping. Without it, that damage is your problem to pay for, even though you didn't cause it.

Workers' compensation insurance

This covers the roofer's crew if someone is hurt on your property. Roofing is physical, elevated work, and injuries happen. If a roofer doesn't carry workers' comp and a worker is injured on your roof, you as the property owner can potentially be held liable for their medical costs. This is the one people skip checking most often, and it's the one that can cost the most.

How to actually verify it — don't just take their word for it:

- Ask for the license number and look it up yourself on your state's contractor licensing board website.
- Ask for a certificate of insurance (COI) and call the insurance carrier listed to confirm it's active — a COI can be faked or expired.
- Confirm the policy is in the company's name, not a subcontractor's or a relative's.

How to Spot a Bad Roofer: Storm-Chaser Red Flags

After a hailstorm or high-wind event, it's common for out-of-town crews to show up in a neighborhood, going door to door offering "free inspections." Some are legitimate businesses working a storm season. Others are gone before the first payment clears, leaving an unfinished roof and no one to call. Here's what separates the two.

Red flags worth taking seriously

- **They showed up uninvited, right after a storm, and want you to sign today.** Legitimate roofers don't need same-day pressure tactics to close a deal.
- **They ask for a large upfront deposit, in cash.** A modest deposit tied to materials is normal; a full or near-full cash payment before work starts is not.
- **They offer to "waive your deductible" or cover it themselves.** Beyond being a red flag for how they run their business, this is illegal in most states and can put you at risk of insurance fraud.
- **No local address, or an address that's just a UPS box or a residence.** A roofer with no local footprint has nothing tying them to fixing a problem after they're paid.
- **They can't produce a license number or current insurance on request, or get evasive when you ask.** Legitimate businesses have this information ready.
- **The contract is vague** — no materials list, no start/finish dates, no written warranty terms, just a total price.
- **They discourage you from getting a second opinion or a second quote.** Confidence in fair pricing doesn't need to avoid comparison.

What legitimate roofers do differently

They give you a written, itemized estimate. They're willing to leave you their license and insurance information without hesitation. They don't need you to decide on the spot. And they're still around — with a phone that gets answered — a year after the job is done.

Insurance-Claim Basics

If your roof was damaged by a covered event — hail, wind, a fallen tree — you may be filing a claim for the first time in years, if ever. Here's the process in plain terms.

1. Document before you file

Take photos and video of the visible damage from the ground before anyone gets on the roof. This is your own record, independent of whatever an adjuster or contractor later reports.

2. Call your insurer to open the claim

They'll assign a claim number and typically send an adjuster to inspect the damage and estimate the covered repair cost, minus your deductible.

3. Get an independent inspection too

A roofer's inspection and the insurance adjuster's inspection don't always agree. It's reasonable to have a roofer walk the roof with you (or separately) and note anything the adjuster's estimate may have missed — this is normal and doesn't mean anyone is doing anything wrong.

4. Understand your deductible

Your deductible is the portion of the repair cost you're responsible for — it's set by your policy, not negotiable with a contractor. Any roofer who offers to "cover" or "waive" it is asking you to participate in insurance fraud, which carries real legal risk for you, the homeowner.

5. Get repair estimates in writing before work begins

Whether you're paying out of pocket or through insurance, get a written estimate that lists materials, scope of work, and payment schedule before any work starts.

Depreciation and "replacement cost value": Many policies pay in two parts — an initial payment based on your roof's depreciated value, and a second payment (recoverable depreciation) once the work is completed and you submit the final invoice. If your insurer mentions recoverable depreciation, that's why the first check may look smaller than expected.

Questions to Ask Before You Hire

Bring this list to every roofer you're seriously considering. A good roofer will answer plainly and without hesitation.

About the company

- What's your license number, and which state issued it?
- Can you send me a current certificate of insurance — both general liability and workers' comp?
- How long has this company operated under this name, in this area?
- Do you use your own crews, or subcontract the work? If subcontracted, are they also licensed and insured?

About the job

- What exactly is included in this estimate — tear-off, underlayment, flashing, ventilation, disposal?
- What's the manufacturer's warranty on the materials, and what's your own workmanship warranty?
- How will you protect my landscaping, gutters, and siding during the tear-off?
- What's the payment schedule, and how much is due before work starts?
- Who do I call if something goes wrong after the job is finished?

About the timeline

- How many days will the job take, weather permitting?
- Will you pull the required local building permit yourself?
- Who does the final walk-through and inspection with me when the job is done?

One good habit: Ask every roofer the same questions, in the same order, and write down the answers. It makes comparing quotes far easier than trying to remember who said what.

What Drives Replacement Cost

Roofing quotes can vary a lot between companies for the same job, and it's rarely random. Here's what typically moves the price, so a quote makes sense to you instead of feeling arbitrary.

Roof size and complexity

A simple, low-pitch roof with few penetrations costs less to work on than a steep, multi-level roof with chimneys, skylights, and lots of valleys. Steeper roofs are slower and riskier to work, which shows up in labor cost.

Material choice

Asphalt shingles are the most common and generally the most affordable option. Metal, tile, and slate cost more upfront but can last considerably longer — the right trade-off depends on how long you plan to stay in the home and your budget.

Tear-off and layers

Removing an existing roof (versus installing over it, where local code allows) adds labor and disposal cost, but is usually the better long-term choice — it lets the roofer inspect and repair the decking underneath.

Decking repair

If the plywood or wood decking underneath is rotted or damaged, it needs to be replaced before new roofing goes on. This is often the biggest source of a quote changing once the old roof comes off — ask how the roofer prices decking repair before the job starts, not after.

Local labor and permit costs

Labor rates and permit fees vary by region, which is a big reason two homeowners in different states can get very different quotes for what looks like the same job.

A note on low bids: The cheapest quote isn't always the best value. A price well below every other estimate can mean corners are being cut on materials, permits, or insurance — all things that cost you more later.

Your Vetting Checklist

Print this page or keep it open on your phone while you're comparing roofers.

- Confirmed the roofer's license number on the state licensing board's website
- Received a current certificate of insurance and called the carrier to confirm it's active
- Confirmed workers' compensation coverage for the crew
- Got a written, itemized estimate — not just a total price
- Confirmed who pulls the building permit
- Asked about manufacturer's warranty and workmanship warranty, in writing
- Checked reviews and confirmed the company has a real local address and history
- Got at least two other quotes to compare
- Confirmed the payment schedule, with no full payment due upfront
- Walked the finished roof with the roofer before final payment

How TrueRoof HQ Can Help

If you'd rather skip the legwork in this guide, that's exactly what we built TrueRoof HQ to do. We check a roofer's license, insurance, and track record before we ever recommend them for your job — the same items covered in Chapters 2 and 7 — and we re-check periodically, not just once.

You tell us a bit about your project — the type of work, your timeline, whether you're filing an insurance claim — and we point you to a vetted local roofer suited to your job. There's no cost to you, and no obligation to move forward with anyone we recommend.

How we make money: The roofers we recommend pay us a referral fee. You never pay us anything. We disclose this because it's the honest way to run a recommendation service — see Chapter 10 for the full disclosure.

Ready to get matched? Visit trueroofhq.com/get-matched and answer a few quick questions about your roof.

A Final Word

Hiring a roofer shouldn't feel like a gamble. Most of the risk in this process comes down to a handful of things: whether the roofer is actually licensed and insured, whether the estimate is written and specific, and whether you took the time to ask a few direct questions before signing anything.

You don't need to become a roofing expert to hire well. You just need to know what to check — and now you do. Keep this guide, especially the checklist in Chapter 7, handy the next time you're comparing roofers, whether that's next month or ten years from now.

Good luck with the roof.

— *The TrueRoof HQ team*

Disclosure & Contact

TrueRoof HQ is an independent service. We are not a roofing contractor, and we do not perform roofing work. The information in this guide is provided for general educational purposes and is not a substitute for advice from a licensed contractor, insurance professional, or attorney about your specific situation.

Where we refer you to a roofer through our matching service, that roofer is a vetted partner who pays TrueRoof HQ a referral fee for the introduction. You never pay TrueRoof HQ anything. This referral relationship does not change the vetting standard we apply — a roofer must meet our licensing, insurance, and track-record checks before they are ever eligible to be recommended.

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