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## **The Roofing Connect Homeowner's Guide**

Hiring a contractor in Florida isn't hard. Hiring the right one is. Most homeowners don't know the right questions to ask, let alone where to go for answers. That's how they get burned. Roofing is one of the highest-cost projects you'll ever take on, and cutting corners in the vetting process is the fastest way to regret it.

### **A. Contractor Vetting Guide**

*This section walks you through how to properly vet any roofing contractor in the state of Florida. It's not quick. It's not easy. But it is necessary if you want to avoid being another horror story. The process is here in plain view. Follow it if you're ready to take on that responsibility yourself.*

***If not, let us take it off your hands and do the vetting for you.***

### **B. Quote Evaluation and Comparison Guide**

*Most homeowners don't know what they're looking at when they read a roofing quote. And that's exactly how bad contractors get paid. This guide breaks the entire process down, line by line, so you can understand what you're buying, compare quotes accurately, and avoid being sold short*

***If it feels like too much to get right on your own, we can step in and do the heavy lifting.***

### **C. Insurance Claims Management Guide**

*After a storm, emotions are high and the wrong decision can cost you the whole claim. This guide covers the critical do's and don'ts of navigating the insurance process, especially in the chaos that follows major damage. One wrong step can mean full denial and thousands out of pocket.*

***If you don't have time to learn this the hard way, we can walk you through it from start to finish.***



## **A. Contractor Vetting Guide**

- 1. Check the contractor's business registration status on SunBiz. Verify the contractor's license using the Florida DBPR search tool.**

*Go to <https://search.sunbiz.org> and search the business name to confirm the company is active and legally registered in Florida.*

*Visit <https://www.myfloridalicense.com/wll1.asp> and enter the contractor's name or license number to verify that they are licensed and in good standing with the state of Florida.*

- 2. Confirm that the license holder is actively involved in the company.**

*Ask the contractor directly and request the name of the license holder. Then cross-reference it with the DBPR listing to make sure they are part of the company's leadership.*

- 3. Ensure the company operates from a legitimate commercial office or warehouse.**

*Ask for the physical address. Look it up on Google Maps. Avoid companies using P.O. boxes or residential addresses.*

- 4. Check how long the company has been operating under its current name.**

*Use the SunBiz link above and look at the registration date. Be cautious if the business name was registered recently.*

- 5. Confirm the company's main office is local.**

*Ask where their main office is located. If it's more than 25 miles away or in another region, they may not be a truly local contractor.*

- 6. Search for complaints or suspensions on their license.**

*Go back to the DBPR website and click on the license record. Scroll down to see if there are any complaints or disciplinary actions listed.*

**7. Request proof of active General Liability and Workers Comp insurance.**

*Ask the contractor to email or print a Certificate of Insurance. It should show active dates and policy numbers. The Contractor needs to have general liability and Workers Comp insurance for the homeowner to be completely protected.*

**8. Call the insurance company to verify active coverage.**

*The contractor's insurance certificate will list a phone number for the provider. Call that number to confirm the policy is active and covers roofing work.*

**9. Ask who will perform the work (employees or subcontractors) and verify coverage.**

*Ask directly: 'Will your employees or subcontractors install the roof?' Then ask: 'Are subcontractors covered under your insurance policy?'*

**10. Contact their material supplier to confirm payment history.**

*Ask the contractor for the name of their roofing supplier. Call the supplier and ask: 'Is [Contractor] in good standing and up to date on payments?'*

**11. Ask if the contractor has ever had a lien filed against them.**

*Search public records or ask the contractor directly. You can also ask their material supplier if any liens have been filed in the past.*

**12. Verify if they are certified by the roofing material manufacturer.**

*Ask which brand they use (e.g., GAF, Owens Corning). Then visit the brand's website and look for a contractor locator tool to see if they are certified.*

**13. Ask if all roofing components are from the same brand.**

*Ask the contractor: 'Are all parts of the roof system (including underlayment, shingles, vents, and flashing) from the same manufacturer for full system warranty?'*

**14. Ensure they include all roof components in the replacement.**

*Ask: 'Will the proposal include replacing all flashing, vents, pipe boots, and drip edge?' It should be listed clearly in the estimate.*

**15. Ask if they will replace damaged decking and provide photo proof.**

*Ask: 'Will you replace any rotted wood decking? Will you take photos before and after to show what was done?'*

**16. Ask if they take progress photos throughout the project.**

*This is necessary to confirm work that has been done, both for your own knowledge and recordkeeping, but also to send to the insurance company if you have an insurance claim.*

**17. Find out if materials will be loaded early.**

*Ask: 'Will materials be loaded onto the roof more than 24 hours before installation?' Early loading can cause problems and should be avoided. Ask how the materials will be loaded. Conveyor belt is optimal.*

**18. Ask how many crew members will be on-site and who supervises them.**

*Ask: 'How many people will be on the crew? Who is the job site supervisor and how can I reach them during the job?'*

**19. Ask how often the supervisor is present.**

*Ask: 'Will a supervisor be on site at all times or just check in occasionally?' Preferably, they should be on site regularly.*

**20. Ask how they will protect your property.**

*Ask: 'Will you use tarps, plywood, ladder stabilizers, or landscape protection systems to protect my home and plants?'*

**21. Ask about cleanup — including a magnetic nail sweep.**

*Ask: 'Do you do a full cleanup, including sweeping the yard with a magnetic roller to collect nails?'*

**22. Avoid large upfront deposits.**

*Don't pay more than 10-20% up front. Ask: 'How much is the deposit? Is it refundable if we delay the job?'*

**23. Insist on a written contract with all costs and warranties listed.**

*Do not proceed with any contractor who doesn't give you a clear, written contract. Ask: 'Can I get everything in writing, including product names and warranties?'*

**24. Ask how they handle price changes or weather delays.**

*Ask: 'What happens if rain delays the job? Will my price change? Will the materials still be used if the job is delayed?'*

**25. Request to visit a current job site.**

*Ask: 'Can I visit a job site where your crew is working now to see your workmanship and professionalism?'*

**26. Ask if their crews follow OSHA safety protocols.**

*Ask: 'Do your workers wear harnesses and follow OSHA fall protection guidelines?' It shows discipline and accountability.*

**27. Request real local references.**

*Ask: 'Can you give me 2-3 recent customers I can call (not just online reviews)?' Then actually call them.*

**28. Ask for feedback from real estate agents, inspectors, or adjusters.**

*Ask if they've worked with any local realtors or insurance professionals who can vouch for their work. These professionals see a lot of roofs and know the good and bad players.*



## **B. Quote Evaluation & Comparison Guide**

### **1. How to Read and Evaluate a Roofing Quote**

*A proper roofing quote is broken into two main parts: Scope of Work and Materials/Specifications. The Scope of Work should outline all tasks the contractor will perform, while the Materials section should specify the products being used. Vague or missing information is a red flag. Each section should be detailed enough that you can understand exactly what you are paying for and compare quotes fairly.*

### **2. What a Complete Scope of Work Looks Like**

*The Scope of Work should include:*

- Removal and disposal of old roofing materials*
- Deck inspection and replacement (cost per sheet for decking)*
- Installation of underlayment (type should be listed)*
- Installation of new flashing and drip edge*
- Ventilation improvements (e.g., ridge vents, turbine vents)*
- Installation of shingles (brand/type specified)*
- Final cleanup and magnet sweep*

*Example format:*

*Remove existing roof (1 layer), inspect and replace decking at \$75/sheet, install synthetic underlayment, install GAF Timberline HDZ shingles, install ridge vent system, replace all flashing, perform full cleanup.*

### **3. Reviewing Materials and Specifications**

*Each quote should list materials by:*

- Brand (e.g., Owens Corning, GAF, CertainTeed)*
- Product line (e.g., Duration, Timberline HDZ)*
- Wind rating (at least 130 mph for Florida)*
- Underlayment type (e.g., synthetic, peel-and-stick)*
- Accessory items (pipe boots, ridge caps, flashing)*

*Note: Using all components from the same brand often ensures compatibility and warranty coverage.*

#### **4. Spotting Red Flags in Quotes**

*Watch for:*

- *Generic terms like 'standard materials' or 'as needed repairs'*
- *No brand or model names listed*
- *Missing items like drip edge, decking, or cleanup*
- *Allowances that seem too low (e.g., 1 sheet of decking included)*

*Ask contractors to clarify anything vague or incomplete.*

#### **5. Comparing Multiple Quotes Side-by-Side**

*Use a spreadsheet to list each contractor's Scope and Materials. Score each based on:*

- *Clarity of scope (0–10)*
- *Material quality (0–10)*
- *Warranty coverage (0–10)*

*This allows you to evaluate not just price, but value.*

#### **6. Detecting Manipulated Pricing**

*Tactics to watch for:*

- *Low plywood allowance (e.g., 2 sheets, when 10+ are likely)*
- *Trip fees or dump fees added separately later*
- *Discounts that seem too generous (bait-and-switch)*

*Compare these to other quotes and industry averages.*

#### **7. Ensuring Florida Code Compliance**

*Quotes should mention:*

- *Compliance with Florida Building Code*
- *Permitting and inspection responsibilities*
- *Underlayment requirements and secondary water barrier if applicable*

*Ask contractors to confirm these in writing.*

#### **8. Smart Questions to Ask Contractors**

- *Are all components from the same brand?*
- *Are you including a peel-and-stick underlayment?*
- *What is your decking replacement policy?*
- *What type of ridge vent will be used?*
- *What is your workmanship warranty?*
- *Do you itemize cleanup and protection steps?*
- *Who will pull the permit and handle inspections?*

## **9. Importance of Payment Milestones**

*Tie payments to work milestones. Example:*

- *10% deposit*
- *50% when materials are delivered*
- *40% after final inspection*

*Make sure final payment isn't due until all work is completed and inspected.*

## **10. Final Roofing Quote Checklist**

*Review every quote for:*

- *Detailed Scope of Work*
- *Listed materials by brand and product*
- *Warranty information (labor and material)*
- *Clear payment terms*
- *Cleanup and protection plans*
- *Florida Building Code compliance*
- *Permitting and inspection responsibility*
- *Contact info and license number of contractor*





## **C. Insurance Claims Management Guide**

### **1. Identify Storm Damage on Your Own**

*Walk around your home's exterior and look for missing shingles, dented vents, displaced ridge caps, or granule loss. Check gutters for dents or buildup of granules. Inside the home, inspect ceilings and attic for water stains or visible leaks. Use your phone or camera to take clear, timestamped photos. For roofs too steep to inspect yourself, use a drone or hire a professional inspector.*

### **2. Determine the Official Date of Loss**

*Look up local weather history for your zip code using websites like Weather Underground ([wunderground.com](http://wunderground.com)) or NOAA's Storm Events Database. Cross-check with news reports or neighborhood damage reports. Record the exact date the storm occurred.*

### **3. Review Your Insurance Policy**

*Find your declarations page or call your agent to get a copy. Identify your deductible, type of coverage (RCV or ACV), coverage limits, and the timeframe to file a claim. Make a chart with this info for quick reference.*

### **4. Don't File the Claim Prematurely**

*Wait until you have professional documentation and photos before contacting your insurance company. Filing too early with weak evidence or a poorly worded report can damage your claim's success.*

### **5. Choose the Right Inspector**

*Look for a licensed roofing inspector or certified damage assessor. Avoid anyone offering a 'free quote' that pressures you to sign a contract. Ask for a sample report and ensure they provide photos, damage descriptions, and repair scope.*

### **6. Document with Photos and Video**

*Take wide-angle shots of the entire roof, close-ups of any damage, and interior evidence. Use a drone for aerial views and inspect the attic for nail pull-through or staining. Narrate short videos to describe what you see.*

## **7. Obtain a Scope and Estimate**

*Ask the inspector or roofer to create a formal estimate in Xactimate format. This should include line items for each task and material, plus damage photos and pricing.*

## **8. File the Claim with Prepared Script**

*Call your insurer or use their online portal. Use a simple script like: 'We sustained wind damage on [date]. We've had a professional inspection and documented roof damage and interior staining.' Avoid adding speculation.*

## **9. Create and Maintain a Claim Journal**

*Use a notebook or spreadsheet to log every interaction: date, person spoken with, what was said, and next steps. Keep copies of all emails and letters.*

## **10. Request the Adjuster's Report**

*Send an email or call your adjuster to request their field inspection report and photos. Sample: 'Please send a copy of the field adjuster's full report and supporting photos for claim #XXXXXX.'*