



The Smart Homeowner's Guide to  
**Decoding Roofing Bids**  
*And Avoiding Expensive Mistakes*

# Table of Contents:

<a href="#"><u>Introduction</u></a>	3
<a href="#"><u>Understanding The Real Cost Of A Roof</u></a>	5
<a href="#"><u>The Anatomy Of A Proper Roofing Bid</u></a>	6
<a href="#"><u>How To Compare Roofing Bids</u></a>	7
<a href="#"><u>Top 5 Red Flags In Roofing Bids</u></a>	9
<a href="#"><u>Bonus Tips That Could Save You Thousands</u></a>	10
<a href="#"><u>Getting The Most From Your Roofing Insurance</u></a>	11
<a href="#"><u>Reviewing Bids with A Pro</u></a>	12
<a href="#"><u>Ark Roofer's Last Look Policy</u></a>	13
<a href="#"><u>Don't Just Replace Your Roof. Protect Your Home</u></a>	13





# The Smart Homeowner's Guide to **Decoding Roofing Bids** *And Avoiding Expensive Mistakes*

If you've ever tried to compare roofing bids, you already know how overwhelming the process can be. For starters, different roofing contractors use different terminology, making it a challenge to know what exactly is being described. They also may include, or leave out, various items in their quotes. On top of that, the way they present pricing can feel more like solving a puzzle than following a straightforward plan. It's no wonder so many homeowners feel stuck simply trying to get a roof over their heads.

This confusion becomes even more stressful in the wake of a major storm or weather event. You may be left dealing with potential damage to your home, navigating insurance calls, and trying to make the right decision for your family under intense pressure. Not to mention the thousands of dollars on the line. At this moment, it can certainly feel tempting to go with the cheapest option or the first contractor who shows up. However, making a rash decision may end up costing you much more in the long run.

The truth is, not all bids are created equal and the lowest price doesn't always mean the best value. In fact, low-ball bids often come with costly shortcuts, subpar roofing materials, and vague warranties that leave you vulnerable if things go west.

That's exactly why we created this guide: to help homeowners decode divergent roofing bids with confidence. This paper will cover various core knowledge competencies including:

- What a proper, code-compliant roofing bid should include
- How to compare bids apples-to-apples. Not just by price
- Red flags that may lead to costly problems later
- Bonus tips to protect your investment and avoid insurance hiccups

At [Ark Roofer](#), we believe every homeowner deserves transparency, education, and peace of mind. Our team is committed to helping everyone make an informed choice about their property. Whether you decide to work with us or not. That's why we created our Last Look Policy (which we'll circle back to later), which gives you a chance to have any competitive bid reviewed for free before you sign anything.

You don't need your own team of home roofing experts to protect your home. You just need the right guide, and that's exactly what we've put together here.





## Understanding The Real Cost of a Roof

When it comes to roofing, the lowest price often comes with the highest risk. Of course, it's tempting to choose the cheapest bid, especially when every company will inevitably promise the same end result: a reliable new roof. But behind the numbers, there are major differences in what you can expect from the end result.

Though you might not think about your roof very often, it is a key part of your home. Just like your plumbing or electrical system. As such, it needs regular care to keep working well. Would you trust the cheapest mechanic around to service the engine of your family car? Or the lowest-bidding electrician to rewire your entire house? Probably not. The same logic applies with home roofing solutions: you get what you pay for.

## Don't Settle For Missing Work

A budget roofing contractor might skip [code-required components](#), reuse old underlayment, or use off-brand shingles not backed by warranty. Worse, they may fail to properly ventilate or flash your roof. Two of the most critical details for protection against leaks and premature failure. Shortcuts like these often hide in plain sight, not showing up until months or years later, when repair costs come straight out of your pocket, especially when the insurance policies are lacking.

## Unreliable Warranties and Insurance

Another hidden cost? Warranties that don't hold up. Many OEM companies won't honor product warranties if the materials weren't installed according to specific guidelines. And if your roofer cuts corners, you could be left footing an additional bill when something goes wrong.

Then there's the insurance angle. You could have problems with future claims or resale inspections if the roof wasn't installed to code or lacks proper documentation.

**Bottom line:** the cheapest roof today could be the most expensive mistake tomorrow. That's why it's critical to look beyond the price tag and think about what you'll actually be paying for.

# The Anatomy of a Proper Roofing Bid

A budget roofing contractor might skip code-required components, reuse old underlayment, or use off-brand shingles not backed by warranty. Worse, they may fail to properly ventilate or flash your roof. Two of the most critical details for protection against leaks and premature failure. Shortcuts like these often hide in plain sight, not showing up until months or years later, when repair costs come straight out of your pocket, especially when the insurance policies are lacking.

Here's what every proper roofing estimate should include:

## ✓ Tear-off & Disposal

Fully removing your existing roof is a must for a safe installation, since leaving old layers can hide damage and reduce lifespan. Your bid should include tear-off, haul-away, and disposal fees.

## ✓ Decking Inspection

With the old roof removed, the decking beneath should be inspected for rot, water damage, or structural weakness. This will define the rest of the project. A reputable contractor will address these issues before installing anything new.

## ✓ Underlayment

This moisture barrier sits beneath your shingles. Avoid bids that include generic or felt underlayment alone. Synthetic underlayment is now the industry standard for better durability and weather protection.

## ✓ Flashing

This thin metal protects roof transitions (like valleys, chimneys, and vents) from leaks. It must be properly installed or replaced, not simply "reused" from older installations as many low-cost contractors do.

## ✓ Ventilation

Proper intake and exhaust ventilation help your roof breathe, reduce attic moisture, and extend shingle life significantly. Bids should include ridge vents or other [code-compliant systems](#).

## ✓ Code Compliance

Your estimate should show adherence to local building codes, including wind and fire resistance standards. This matters for insurance, inspection, and long-term safety.

## ✓ Warranties

Look for both material warranties (from the manufacturer) and workmanship warranties (from the contractor) to protect your investment. Vague or missing warranties are red flags.



## Apples to Oranges | How to Compare Roofing Bids

As we've touched on, homeowners often look at roofing bids the same way: "What's the bottom line?" But while price is important, it doesn't tell the whole story. Two bids that look similar at a glance in total cost can be wildly different in terms of quality, materials, and long-term value. And sometimes, the cheapest bid is actually hiding expensive and unwanted surprises.

Here's the problem: many contractors capitalize on the fact that homeowners aren't experts in home roofing services. They use vague descriptions or skip details entirely, making it almost impossible to know what you're really getting. One bid may say "shingles + labor," while another spells out brand-name materials, code upgrades, ventilation systems, and warranty coverage. Without a proper comparison tool, it's apples to oranges.

Our Bid Comparison Grid is a simple way to line up bids side by side and see what's really included. You'll quickly spot the difference between a budget contractor who skips key steps to cut costs and a professional who does the job right the first time.

<b>Line Item</b>	<b>Budget Contractor</b>	<b>Professional Contractor</b> <i>(Ark Roofer)</i>
<i><b>Tear-off &amp; Disposal</b></i>	May skip full tear-off to save time and cost	Full tear-off of all old materials & proper disposal
<i><b>Decking Inspection</b></i>	Visual only (from ground or attic)	Hands-on decking check after tear-off with photo documentation
<i><b>Underlayment</b></i>	Basic felt or not listed at all	Premium synthetic underlayment included
<i><b>Flashing</b></i>	Reused or omitted altogether	New flashing installed at all critical roof transitions
<i><b>Ventilation</b></i>	Not addressed or upsold later	Proper ventilation calculated and included up front
<i><b>Material Brands Listed</b></i>	Vague or generic terms ("30-year shingles")	Specific brand, series, and warranty clearly listed
<i><b>Compliance</b></i>	Not mentioned. May skip upgrades	All required code upgrades included and documented
<i><b>Permits</b></i>	"You don't need one"	Permits pulled and documented as required
<i><b>Warranty</b></i>	Manufacturer-only (if that)	Workmanship + manufacturer warranty, clearly stated
<i><b>Supplement Management (Insurance)</b></i>	Not offered. Homeowner left to handle it	Supplements fully managed, ensuring full coverage
<i><b>Review</b></i>	Emailed bid, no explanation	In-person or virtual walkthrough of every line item

Transparency is everything. You deserve to know what each line item means, and how it protects your home.



## Top 5 Red Flags in Roofing Bids

Sadly, not every contractor will operate by the same rules. Some bids include shortcuts that could cost you big time later. Here are five red flags to watch out for:

### **“We don’t need to pull permits”**

If your roofing company says this, run. Permits are required in most areas and skipping them can cause legal trouble or invalidate insurance.

### **“We’ll leave the old felt. It’s fine”**

Old underlayment is almost always brittle, damaged, or soaked. Reusing it is a shortcut that can lead to leaks, mold, and warranty denial. New shingles on old felt = future leaks.

### **Vague contract or no material brands listed**

Terms like “standard shingles” or “high-quality underlayment” mean nothing without brand names. If they won’t specify, ask why.

### **No warranty or “just the manufacturer’s warranty”**

Good contractors stand behind their work in writing. A bid without a workmanship warranty is a dice roll that you don’t want or need to take.

### **No mention of decking or wood repairs**

Roof decks often have hidden damage that lesser roofing companies will try to skirt around. If your bid doesn’t include inspection and contingency for repairs, you’ll likely face surprise fees later.

These shortcuts may save money up front but they can lead to failed inspections, denied claims, and costly fixes down the line.

## Bonus Tips That Could Save You Thousands

As we know, when comparing bids, a few hidden details can make a huge difference in cost, performance, and peace of mind. Here are some tips most homeowners don't think to ask about:

### **Proper Ventilation = Major Savings**

If your roofing company says this, run. Permits are required in most areas and skipping them can cause legal trouble or invalidate insurance.

### **Flashing Isn't Optional**

Flashing guards the most leak-prone areas including chimneys, valleys, and vents. Budget bids often reuse old flashing (or skip it altogether), creating major risk for these vulnerable areas.

### **Code Compliance Isn't Just About Today**

If your new roof doesn't meet code, it could create issues when you sell your home or file a roof insurance claim. Code upgrades are often required on an ongoing basis, and must be included in your bid.

Asking the right questions now can prevent thousands in repairs later. This guide is designed to help you spot the details that matter so you're never caught off-guard.



# Getting The Most From Your Roofing Insurance

Replacing your roof due to storm damage or other impacts from the elements? It's likely you're dealing with an insurance claim, which can easily become overwhelming. Between adjusters, paperwork, and timelines, it's easy to feel uncertain about what's covered or whether your bid will be approved.

Here's the truth: a proper roofing bid plays a critical role in the insurance claiming process. Insurance companies require detailed, code-compliant estimates to assess damage, calculate payouts, and approve repairs. But even then, the initial estimate may not cover everything.

## Understanding Supplements

That's where the supplement process comes in. Supplements are completely normal. They're used to request additional funds when damage is discovered during the job or when code upgrades are required. Many homeowners worry that supplements mean something went wrong, but they're actually a sign your contractor is doing things by the book and above board.

At [Ark Roofer](#), we guide homeowners through every step:

- Helping you understand what to say (and not say) when filing
- Attending adjuster meetings and document the damage with 100-200+ photos
- Explaining insurance paperwork and clarify what's missing
- Handling supplements on your behalf, ensuring nothing is overlooked

Our goal is to advocate for you, not pressure you. We explain the process, provide support, and make sure your insurance claim covers what it should. Because you deserve a roof that's fully restored. Not halfway patched.





## Often Overlooked | Reviewing Bids with A Pro

One of the most common reasons homeowners stall out after an inspection? They receive a roofing bid, but don't really understand it. Roofing estimates are full of dense technical terms, line items, and codes that can be confusing, especially if you're comparing multiple bids side by side. Without a clear explanation, many people get overwhelmed, put it off, or go with the lowest price just to save themselves time and effort.

At Ark Roofer, we do things differently. Not only sending a bid but walking you through it. During your follow-up appointment, our rep:

- Reviews your inspection photos together with you
- Breaks down each part of the estimate
- Explains what's necessary, what's optional, and why it matters
- Answers any questions you might have throughout

When homeowners understand the bid, they feel confident moving forward. This step is crucial for preventing buyer's remorse, unexpected expenses, and hidden issues that could turn into costly or even dangerous problems down the line.

Think of it as sitting down with a trusted advisor, not negotiating with a salesperson.



## Ark Roofer's Last Look Policy

Before you sign anything, send it to us.

Roofing bids are confusing at the best of times, and not all contractors play fair. That's why Ark Roofer created our Last Look Policy. If you've received a bid from another company, we'll review it with you to make sure it's fair, complete, and meets code.

1. We'll help you understand the estimate. Line by line
2. We'll point out any red flags or missing details
3. If it's a solid bid, we'll say so. If we can match or beat it (apples to apples), we will.

There's no pressure, just honest insight. We believe in education over sales, and we're here to protect your investment.

### Ask About Our Last Look Policy!

## Don't Just Replace Your Roof. Protect Your Home!

Replacing your roof is one of the biggest investments you'll make in your home, so don't go in blind. This guide was created to empower you, to help you compare bids with confidence, avoid common pitfalls, and make smart decisions that protect your property long-term. We'd love to answer your questions, review your bids, and make sure you're getting the value you deserve.

Let's make sure your roof is done right. The first time.

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