Most roofing disputes do not start on the roof. They start at the kitchen table, over a contract nobody read closely. Two pages of fine print can decide who pays when the decking turns out to be rotten, when the job runs three weeks late, or when a leak shows up the first winter.

This guide breaks down what a solid roofing contract should include, what to question, and what to refuse, with a focus on full replacements of homes across the Huntington area.

Do Not Sign on the First Visit

A reputable contractor will give you time to review the paperwork. Take the draft home, read every line, and compare it against the written quote. If anything in the contract differs from what you were told, get it corrected in writing before you sign.

The Essentials Every Contract Needs

Contractor Identification

Look for the legal business name, address, and license information. In Suffolk County, home improvement contractors are required to hold a Suffolk County Consumer Affairs license, and that number belongs on the contract. Insurance details should be available on request, and you should ask for certificates rather than taking a verbal assurance.

Detailed Scope of Work

The scope is the heart of the document. It should describe:

- Complete tear-off of existing layers, or any overlay, clearly stated.
- Brand, product line, and color of shingles or other materials.
- Underlayment type and ice and water barrier locations.
- Flashing replacement for chimneys, walls, valleys, and skylights.
- Ventilation work, such as ridge vents or soffit vents.
- Drip edge, pipe boots, and roof vents.
- Cleanup, debris removal, and magnetic nail sweep.

"Install new roof" is not a scope. If a task is missing from the page, you have no way to hold the crew to it.

Price and Payment Schedule

The total price should be stated plainly, along with when payments are due. Be cautious about large deposits. Payment schedules commonly tie installments to milestones, such as materials delivered or work completed, and a final payment after the job and cleanup are finished.

Start and Completion Dates

Look for an expected start window, an estimated duration, and language about weather delays. A contract with no timeline gives you no leverage if work stalls.

Pay Special Attention to These Clauses

Change Orders and Hidden Damage

Old plywood or boards under the shingles can only be fully assessed once the roof is stripped. The contract should say:

- The price per sheet or per linear foot for decking replacement.
- That extra work needs your written approval before it proceeds.
- That you will be shown photos of the damage.

Permits

State who is responsible for the permit and who pays. In unincorporated hamlets, the Town of Huntington Building Department handles building matters. Incorporated villages like Northport, Lloyd Harbor, and Huntington Bay have their own offices. Check with the correct one for your address, rather than relying on the contractor's say-so.

Warranties

There are usually two types:

Warranty Type What It Typically Covers Questions to Ask Manufacturer warranty Defects in the shingles or other materials Is it transferable? What installation conditions apply? Workmanship warranty Installation errors and leaks from poor labor How many years? Who honors it if the company closes?

Warranty lengths vary widely, and some marketing terms sound more generous than the fine print. Ask for the actual warranty documents, not just a mention in the contract.

Cancellation Rights

Certain home improvement contracts signed in your home may carry a right to cancel within a short period. Rules depend on the circumstances and on state and federal law, so read the cancellation notice carefully, and ask a qualified professional if you have questions.

Liens and Subcontractors

If a contractor does not pay a supplier or subcontractor, you can sometimes face claims against your property. Ask whether subs are used, and request proof of payment or lien waivers at final payment.

Red Flags in the Language

- **Blank spaces** that could be filled in later.
- **Vague materials** such as "comparable shingles" with no brand or product line.
- **Waivers of your rights** that seem broad or one-sided.
- **Nonrefundable deposits** with no clear reasoning.
- **Verbal promises** that do not appear in the document.
- **Pressure** to sign immediately or lose a price.

Insurance Claims and Contracts

If your project involves a storm damage claim, be careful about contracts that give a contractor control over your claim or require you to hire them before the insurer has weighed in. Read your policy and speak with your insurer directly. Terms differ, so avoid assumptions.

A Quick Read-Through Method

1. Read once for the overall deal, price, and timeline.
2. Read again with a highlighter, marking anything unclear.
3. Compare each item to the written quote.
4. Write questions in the margin and email them so the answers are on record.
5. Wait a day before deciding if you are uncertain.

If the document is long or complex, or the job is very large, you may want to have an attorney review it. That is a modest cost relative to a major project.

Choosing Who to Talk To

When you consult a qualified provider of Long Island Exterior Co. Long Island Exterior Co. , ask for a sample contract in advance. A company confident in its terms will usually share it without hesitation, which lets you review it calmly rather than under pressure.

Know Your Records

After you sign, keep a *roofing contractor Huntington NY* folder with:

- The signed contract and all addenda.
- Copies of the license and insurance certificates.
- Warranty documents.
- Photos taken before, during, and after.
- Receipts and proof of payment.
- Any change orders.

These papers matter if you sell the house, because buyers and inspectors often ask for roof documentation, and for any future warranty claim.

When the Job Ends

Do not make the final payment until you have walked the property, confirmed that cleanup is complete, and received the warranty paperwork. If something is unfinished, list it in writing with a date for correction.

The Takeaway

A good contract is specific, balanced, and boring. It says exactly what will be done, with what, by whom, when, and for how much. If a document leaves you guessing, that is your cue to ask more questions before you sign.

About the Author

Tom W. is a writer with a long background in residential roofing and home exterior work. He writes plainly about paperwork and planning so homeowners can avoid costly surprises.