

Why a Roofer Background Check Should Be Your First Step Before Hiring

When I bought my first house in Austin, I learned the hard way that not every roofer who knocks on your door has your best interests in mind. A hailstorm had just passed through, and within hours a smiling man in a pickup truck was offering a "free estimate" and a promise to fix everything for a cash-only down payment. I was young, I was tired, and I almost said yes. A neighbor stopped me and suggested I do a quick roofer background check before handing over any money. That advice saved me thousands of dollars and months of stress.

Since then I have owned several properties and dealt with more roofing contractors than I care to count. Some were excellent. A few were outright dishonest. Most fell somewhere in between. Over time I developed a short routine that helps me separate the honest roofers from the ones who just want your down payment and a signed contract before they disappear. That routine is what I call a 15-minute roofer background check. It is not complicated, and it costs nothing but a little time. But it can save you from a nightmare repair job or a roof that leaks the first time it rains.

What a Roofer Background Check Actually Covers

The phrase "[roofer background check](#)" sounds like something a private investigator would do, but in practice it is just a set of quick verifications. You are checking whether the person or company is licensed, insured, bonded, and reputable. You are also checking whether they have a history of complaints or legal trouble. In Texas, the Texas Department of Licensing and Regulation oversees certain trades, but roofing is not always included in the same way as electrical or plumbing work. That means the burden of verification falls on the homeowner.

Start with the basics. Ask for the company's full legal name and their physical address. A legitimate roofing contractor will have a real office, even if it is a home office with a business registration. If they only give you a cell phone number and a post office box, that is a red flag. Then check with the Texas Department of Licensing and Regulation to see if the company holds a valid roofing license if one is required for the type of work they are doing. Some cities in Texas also require a contractor registration or a roofing permit through the municipal building department. A quick call to your local building department can tell you whether a permit is needed and whether the contractor has pulled permits in the past.

Insurance Is Non-Negotiable

This is the part where most homeowners make a mistake. They hear the words "liability insurance" and assume it means the roofer is covered for everything. But there is a big

difference between having a certificate of insurance and having the right types and amounts of coverage. You want to see proof of general liability insurance and workers' compensation. General liability covers damage to your property. Workers' compensation covers injuries to the roofer's employees while they are on your roof. Without workers' comp, you could be held financially responsible if someone gets hurt on your property.

Ask the contractor to email you a copy of their certificate of insurance. Then call the insurance agency listed on the certificate to verify that the policy is active and that the coverage limits are adequate. Do not rely on a piece of paper that could be old or forged. I once had a contractor hand me a certificate that looked official, but when I called the agency they told me the policy had lapsed six months earlier. That is a common trick among dishonest roofers. A proper roofer background check includes this simple phone call.

Check Online Reputation Without Relying on Star Ratings Alone

Google Reviews and Yelp are useful, but they are also easy to game. A roofer with a hundred five-star reviews might have bought them or asked friends to post. A roofer with a few bad reviews might actually be excellent but ran into one unreasonable customer. The trick is to read the actual text of the reviews, especially the negative ones. Look for patterns. If multiple reviews mention the same problem, like unfinished work or pressure to pay cash upfront, take that seriously.

You can also check the Better Business Bureau. The BBB is not a government agency, but it tracks complaints and resolutions. A company with an A+ rating but dozens of unanswered complaints is not as clean as the rating suggests. Look for how the company responds to complaints. Do they try to resolve issues, or do they ignore them? You can also search for the company name on Angie's List and HomeAdvisor. Those platforms have their own verification processes, but they are not foolproof. A roofer can pay to be listed and still be mediocre. Use these sites as one data point, not the final word.

Bonding, Warranties, and Manufacturer Certification

A bonded roofer has purchased a surety bond that protects you if they fail to complete the job or do substandard work. Bonding is not the same as insurance. It is a form of financial guarantee. If a roofer is bonded and they walk away from the job, you can file a claim against the bond to recover some of your losses. Not every roofer carries a bond, but it is a strong signal of legitimacy. Ask about it during your roofer background check.

Then ask about the roof warranty. There are two types: the manufacturer's warranty on the shingles or tiles, and the contractor's workmanship warranty. The manufacturer warranty covers defects in the materials. The workmanship warranty covers mistakes in installation. A

good roofer will offer a workmanship warranty of at least five years. Some offer ten. If a roofer cannot or will not put a workmanship warranty in writing, that is a major warning sign. Also check whether the roofer holds manufacturer certification. Many shingle manufacturers require certification before they allow a contractor to install their products. If the roofer is certified, it means they have been trained and approved by the manufacturer. That is a good sign.

Red Flags That a Background Check Will Uncover

Over the years I have noticed that dishonest roofers tend to use the same scripts. Here are a few things that should make you pause:

- They demand a large down payment before any work starts. Legitimate roofers usually ask for a small deposit or payment upon completion of specific milestones.
- They offer a free estimate but refuse to put it in writing. Verbal estimates are worthless when a dispute arises.
- They pressure you to sign a contract immediately, claiming that prices are going up or that they have another job waiting. That is a high-pressure sales tactic.
- They do not have a physical address or a listed business phone number. A roofer who operates only from a cell phone and a PO box is hard to track down later.
- They cannot provide references from recent jobs. A reputable roofer will have a list of past clients you can call.

These red flags are exactly the kind of thing a thorough roofer background check will reveal. If you see any of them, walk away. There are plenty of honest roofers in Texas who will be happy to earn your business.

Putting It All Together in 15 Minutes

You do not need to spend hours investigating a roofer. Here is a fast routine that works for me:

- Step one: Look up the company on the Texas Department of Licensing and Regulation website to see if they have a valid roofing license. Also check with your municipal building department for any contractor registration requirements.
- Step two: Call the insurance agency listed on their certificate of insurance to verify coverage. Confirm general liability and workers' compensation are active.
- Step three: Read the last ten Google Reviews and Yelp reviews, focusing on negative patterns. Check the Better Business Bureau for complaints and resolutions.
- Step four: Ask for proof of bonding and a written workmanship warranty. Confirm manufacturer certification if applicable.

- Step five: Get a written estimate that includes all costs, materials, and a timeline. Never rely on a verbal free estimate.

That is it. Fifteen minutes, maybe twenty if you are thorough. But those minutes can save you from a bad roof, a lost down payment, or a legal headache. The next time a roofer knocks on your door or you find one through an online search, run your roofer background check before you sign anything. It is the single most important step you can take to protect your home and your wallet.