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# Roof Repair Agreement Template

For leaks, flashing failures, and missing or blown-off shingles.

This short agreement fixes one defined problem at a set or capped price and limits the warranty to the repaired area. Bracketed text in blue is a placeholder; replace it or delete it before sending.

## How to fill it out

1. Write down what the homeowner reported and what you found, in plain words.
2. Describe exactly where you will work and what you will do, then choose a flat price or time and materials with a not-to-exceed cap.
3. Take before photos before the ladder goes up, and after photos when you finish.
4. Replace each [STATE CLAUSE] placeholder with the wording your state requires and delete the ones that do not apply. Fill in both Notice of Cancellation copies when the deal is signed at the home.
5. For an active leak the homeowner called you about, the homeowner may waive the 3-day period only in their own handwriting. Have a local attorney review your final version.

## Example of a filled-in problem description

*Homeowner reports a water stain on the upstairs bedroom ceiling after heavy rain. Inspection found loose counterflashing and failed sealant on the south face of the chimney, plus two cracked shingles below it. Repair: remove shingles around the chimney base, replace step and counterflashing on the south face, reseal, and install matching shingles.*

## State clauses

Many states require extra wording in roofing and home improvement contracts. This template marks each spot with a [STATE CLAUSE] placeholder:

| Placeholder | What it covers |
|---|---|
| [STATE CLAUSE: deposit limit] | The most a contractor can take before work starts. |
| [STATE CLAUSE: deductible notice] | A required statement that the contractor will not waive or pay the deductible. |
| [STATE CLAUSE: longer cancellation period] | Cancellation periods or wording beyond the federal 3 days. |
| [STATE CLAUSE: other required notices] | Any other notice your state requires in the contract. |
| [STATE CLAUSE: required lien notice] | A notice to the homeowner about lien rights. |

Check your state's official sources (the state legislature, contractor licensing board, or attorney general), copy any required wording exactly, and delete placeholders that do not apply.

## FTC 3-day rule reminders for sales made at the home

- Fill in both Notice of Cancellation copies (seller name, address, sale date, and deadline) before handing them over. Saturdays count as business days; Sundays and federal holidays do not.
- Explain the right to cancel out loud, and use the same language as the sales pitch (for example, Spanish forms for a Spanish pitch).
- Hand the homeowner two paper copies of the notice at signing, even if you also send the contract for e-signature. Delivering the notice only electronically requires the homeowner's prior consent to receive documents that way.
- Refund all payments within 10 business days of a valid cancellation. Hold materials and crews until every cancellation window closes.
- Emergency waiver: only for a true emergency the homeowner contacted you about, and only in a separate, dated statement in the homeowner's own handwriting. Never use a preprinted waiver.

**Sample template only. Have a licensed attorney in your state review it before you use it.** This template is general information, not legal advice. Knockio is not a law firm, and using this template does not create an attorney-client relationship. Contract and e-signature rules vary by state and change over time. Last reviewed: November 2026.

# ROOF REPAIR AGREEMENT

Residential roofing • Leak, flashing, and shingle repairs

## 1. PARTIES AND CONTRACT INFORMATION

Contract date _____ Contract no. _____

### Contractor

Legal business name _____

Business address _____

Phone _____ Email _____

License / reg. no. _____ Issued by (state/city) _____

### Homeowner(s)

Homeowner name(s) _____

Property address _____

Mailing address (if different) _____

Phone _____ Email _____

## 2. CONTRACTOR INSURANCE

General liability carrier _____ Policy no. _____

Workers' comp carrier _____ Policy no. _____

☐ Certificates of insurance are attached to this agreement.

## 3. PROBLEM DESCRIPTION

**What the Homeowner reported:**

**What the Contractor found:**

Date of inspection _____ Inspected by _____

## 4. REPAIR AREA AND METHOD

Location on roof _____ e.g., south slope around chimney _____

**Repair work to be performed:**

Only the work described above is included. Any other work requires a signed change order.

## 5. MATERIALS

| Item | Product / manufacturer | Color | Qty |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |

The Contractor will match the existing shingles as closely as currently available products allow. Weathered shingles rarely match new ones exactly, and a visible difference in color or style is not a defect.

## 6. PRICE AND PAYMENT

Choose one:

☐ **Option A – Flat price:** $[_____] for the work described in Section 4.

☐ **Option B – Time and materials:** labor at $[_____] per hour, materials at cost plus [__]%, with a **not-to-exceed cap of $[_____]** approved by the Homeowner.

**Deposit due at signing** _____ **$** _____

**Balance due** _____ **At completion** _____

**Deposit limits.** The deposit will not exceed any limit set by state law. [STATE CLAUSE: deposit limit]

☐ Check ☐ Card ☐ ACH / bank transfer ☐ Payment link

## 7. HIDDEN OR ADDITIONAL DAMAGE

If the Contractor opens the repair area and finds rotted decking or more damage than expected, it will stop, photograph the damage, and explain it to the Homeowner. The Contractor will not do work beyond the flat price or not-to-exceed cap without the Homeowner's written approval on a change order. If the Homeowner declines, the Contractor will make the area watertight as reasonably possible and the Homeowner will pay for the work done to that point.

## 8. TEMPORARY REPAIRS

☐ This is a temporary repair (for example, a tarp or emergency patch) to limit further damage. It is not a permanent fix and carries no warranty.

## 9. SCHEDULE

**Scheduled date** _____ **Estimated duration** _____

Dates may move because of weather, material availability, or other events outside the Contractor's control. The Contractor will tell the Homeowner promptly about any change.

## 10. BEFORE AND AFTER PHOTOS

The Contractor will photograph the repair area before work starts and after it is complete, keep the photos with the job record, and share them with the Homeowner on request.

## 11. LIMITED WARRANTY

The Contractor warrants the repair for **[____] months** from completion against leaks at the repaired area caused by the Contractor's workmanship. This warranty covers the repaired area only, not the rest of the roof. It is void if the agreement is not paid in full or if others alter or repair the area. Materials carry only the manufacturer's warranty.

## 12. EXCLUSIONS

This agreement and its warranty do not cover:

- Damage that existed before the repair, outside the repair area
- New storm, hail, wind, or impact damage after completion
- Work done by others, before or after this repair
- Leaks from other sources, such as other roof areas, gutters, windows, siding, or plumbing vents not repaired here
- Interior damage, mold, or rot caused by leaks before the repair

## 13. INSURANCE, PERMITS, AND CLEANUP

☐ This repair is not part of an insurance claim.

☐ This repair is part of insurance claim no. [_____] with [carrier]. The Homeowner pays the full deductible, which the Contractor will not pay, waive, or rebate. The Contractor is not a public adjuster and will not interpret the policy or negotiate the claim. [STATE CLAUSE: deductible notice]

☐ Permit required and obtained by Contractor ☐ No permit required

The Contractor will protect the area below the work, remove all repair debris, and sweep for nails before leaving.

## 14. LIEN NOTICE

[STATE CLAUSE: required lien notice – If your state requires a lien notice in the contract or before work starts, insert it here word for word from the official source. Delete this box if your state does not require one.]

On final payment, and on request, the Contractor will provide lien waivers from itself and from any subcontractors and suppliers who furnished labor or materials for this job.

## 15. GENERAL TERMS

**Change orders.** Any change to the work or price must be written and signed by both parties before the changed work starts.

**Late payments.** Amounts more than [__] days past due accrue interest at [__]% per month or the highest rate allowed by law, whichever is lower.

**Disputes and governing law.** The parties will first try to resolve any dispute in good faith. This agreement is governed by the law of the state where the property is located.

**Entire agreement.** This agreement, its attachments, and any signed change orders are the entire agreement between the parties. If any part is unenforceable, the rest remains in effect.

## 16. CANCELLATION RIGHTS, REQUIRED NOTICES, AND SIGNATURES

### Right to cancel

If this contract is signed at the Homeowner's residence or anywhere other than the Contractor's permanent place of business, the Homeowner has the right to cancel under the Federal Trade Commission's Cooling-Off Rule (16 CFR Part 429). Two completed copies of the Notice of Cancellation are attached. State law may give additional cancellation rights; any state notices appear below.

### State-required notices

[STATE CLAUSE: longer cancellation period]

[STATE CLAUSE: other required notices – Insert any notice your state requires, word for word from the official source, in the type size and position the law requires. Some states require a notice immediately before the homeowner's signature or on the signature page. Delete this box if no state notice applies.]

### Electronic signatures

The parties agree to sign this document electronically. An electronic signature has the same effect as a handwritten signature. Each party will receive a copy.

### Acknowledgments

☐ Contractor explained the right to cancel out loud at signing. **Homeowner initials:** _____

☐ Homeowner received this contract and both cancellation notices. **Homeowner initials:** _____

**You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right.**

### HOMEOWNER

_____
Signature

_____
Printed name

_____
Date

### HOMEOWNER (if more than one)

_____
Signature

_____
Printed name

_____
Date

### CONTRACTOR

_____
Authorized signature

_____
Printed name and title

_____
Date

COPY 1 – HOMEOWNER MAY SIGN AND RETURN THIS COPY TO CANCEL

# NOTICE OF CANCELLATION

**[Enter date of transaction]: _____**
**(Date)**

**You may CANCEL this transaction, without any Penalty or Obligation, within THREE BUSINESS DAYS from the above date.**

**If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.**

**If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale, or you may, if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.**

**If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the seller and fail to do so, then you remain liable for performance of all obligations under the contract.**

**To cancel this transaction, mail or deliver a signed and dated copy of this Cancellation Notice or any other written notice, or send a telegram, to**

**[Name of seller]: _____**

**at [address of seller's place of business]: _____**

**_____**

**NOT LATER THAN MIDNIGHT OF [date]: _____**

**I HEREBY CANCEL THIS TRANSACTION.**

_____ _____
(Date) (Buyer's signature)

COPY 2 – HOMEOWNER KEEPS THIS COPY

# NOTICE OF CANCELLATION

**[Enter date of transaction]: _____**
**(Date)**

**You may CANCEL this transaction, without any Penalty or Obligation, within THREE BUSINESS DAYS from the above date.**

**If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.**

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**[Name of seller]: _____**

**at [address of seller's place of business]: _____**

**_____**

**NOT LATER THAN MIDNIGHT OF [date]: _____**

**I HEREBY CANCEL THIS TRANSACTION.**

_____ _____
(Date) (Buyer's signature)