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Roof Replacement Contract Template

For full tear-offs and re-roofs paid with cash or financing.

Use this contract for full replacements paid in cash or through financing. For insurance-paid roofs, use the Insurance Claim Roofing Contract. Blue bracketed text is a placeholder; replace or delete it before sending.

How to fill it out

1. Add your business name, license number, insurance details, and logo once, then save it as your master copy.
2. Write the scope layer by layer and name every material by manufacturer, product line, and color.
3. Set your per-sheet decking rate, deposit, and draw schedule. Keep the deposit inside any state cap.
4. Replace each [STATE CLAUSE] placeholder with the wording your state requires, at the size and position the law requires, and delete the ones that do not apply.
5. Fill in both Notice of Cancellation copies at signing, and have a local attorney review your final version.

Example of a filled-in scope line

Remove one layer of asphalt shingles down to the deck across the full 28-square roof. Install synthetic underlayment over the field, ice and water shield 6 feet up from all eaves and 3 feet each side of both valleys, new aluminum drip edge at eaves and rakes, new step flashing along the garage sidewall, 42 linear feet of ridge vent, and four new pipe boots. Install 30-year architectural shingles in Charcoal per the manufacturer's instructions. Replace damaged decking at [your price] per 4x8 sheet of 7/16-inch OSB, installed, with photos sent to the homeowner before replacement.

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: 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.
[STATE CLAUSE: arbitration wording]	Specific wording some states require for arbitration clauses.

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 REPLACEMENT CONTRACT

Residential roofing • Cash or financed full replacement

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

The Contractor carries the following insurance and will keep it in force until the work is complete:

General liability carrier _____ **Policy no.** _____

Workers' comp carrier _____ **Policy no.** _____

Surety / bond (if any) _____ **Bond no.** _____

☐ Certificates of insurance are attached to this contract.

3. SCOPE OF WORK

The Contractor will furnish all labor, equipment, and materials to complete the following work at the property:

Roof size (squares) _____ **Roof pitch(es)** _____

Layers to remove _____ **Stories** _____

Component	Specification and location
Tear-off	Remove [__] layer(s) down to the deck and inspect decking
Underlayment	
Ice and water shield	
Drip edge	

Component	Specification and location
Starter strip	
Valleys	
Step / wall flashing	
Counter / chimney flashing	
Ridge ventilation	
Box / static vents	
Intake / soffit vents	
Pipe boots	
Hip and ridge cap	
Skylights / other	

Work not included:

This contract incorporates the Contractor's estimate or proposal no. [_____] dated [_____]. If they differ, this contract controls.

4. MATERIALS

The Contractor will install the following materials. Substitutions require the Homeowner's written approval on a change order.

Item	Manufacturer	Product line	Color / size
Shingles			
Underlayment			
Ice and water shield			
Starter strip			
Hip and ridge cap			
Ridge vent			
Drip edge			
Flashing			
Pipe boots			

5. HIDDEN CONDITIONS AND DECKING

Rotted or damaged decking usually cannot be seen until the old roofing is removed. If the Contractor finds damaged decking, it will photograph the damage and notify the Homeowner before replacing it. The Homeowner authorizes replacement at the rates below, up to [__] sheets, without further approval. Anything beyond that requires a signed change order. These charges are not included in the contract price.

Decking rate (installed) _____ **$ per 4x8 sheet** _____

Sheet type / thickness _____ **e.g., 7/16" OSB** _____

Each extra layer removed _____ **$ per square** _____

Other hidden conditions, such as damaged rafters, fascia, or framing, will be documented with photos and priced on a change order before repair.

6. PERMITS AND INSPECTIONS

☐ Contractor obtains the permit ☐ Homeowner obtains the permit ☐ No permit required

☐ Permit fees are included in the contract price ☐ Permit fees are billed separately at cost

The Contractor will schedule any required inspections. If an inspection fails because of the Contractor's work, the Contractor will correct it at no charge. If it fails because of a pre-existing condition or a code requirement that is not in the scope of work, the correction will be priced on a change order.

7. CONTRACT PRICE AND PAYMENT SCHEDULE

Total contract price _____ **$** _____

Payment	Due when	Amount
Deposit	At signing	$
Draw	When materials are delivered to the property	$
Final payment	At completion and final walk-through	$

☐ Check ☐ Card ☐ ACH / bank transfer ☐ Financing

☐ This project is financed through [lender name]. The financing agreement is a separate document and controls the loan terms.

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

Price validity. This price is valid if the contract is signed by [date]. If the start is delayed more than [__] days at the Homeowner's request, the Contractor may adjust the price for documented material cost increases by change order, and the Homeowner may cancel instead of accepting the increase.

8. SCHEDULE AND DELAYS

Estimated start window _____ **to** _____

Estimated duration _____ **Working days** _____

These dates are estimates. The Contractor is not responsible for delays caused by weather, material shortages or supplier delays, permit or inspection delays, Homeowner changes, or other events outside its reasonable control. The Contractor will tell the Homeowner promptly about any delay and the new expected date.

The Contractor will not order custom materials or schedule the crew until any legal cancellation period has ended, unless the Homeowner has validly waived that period for a genuine emergency as the law allows.

9. CHANGE ORDERS

Any change to the scope of work, materials, price, or schedule after this contract is signed must be written on a change order and signed by both parties before the changed work begins. Each change order will describe the change, its cost or credit, the new contract total, and any effect on the schedule. Verbal requests or approvals do not change this contract.

10. SITE PROTECTION AND CLEANUP

The Contractor will:

☐ Cover landscaping, A/C units, pools, and other exposed items near the work area with tarps.

☐ Place the dumpster or trailer at: [_____] ☐ Protect the driveway with boards or plywood under it

☐ Remove roofing debris from the yard and gutters at the end of each work day.

☐ Run a magnetic nail sweep of the yard, driveway, and beds daily and again at completion.

The Contractor is responsible for damage caused by its negligence. The Homeowner understands that roofing work causes vibration and noise, and that loaded dumpsters and delivery trucks can leave marks on driveways even when work is done carefully.

11. HOMEOWNER RESPONSIBILITIES

- Give the crew access to the roof, driveway, and an exterior electrical outlet on work days.
- Move vehicles out of the driveway and work area, and keep children and pets away from the work area.
- Remove or secure wall hangings and fragile items, and cover belongings in the attic. Vibration can dislodge items and drop dust.
- Tell the Contractor about known leaks, hidden hazards, solar panels, satellite dishes, or other rooftop equipment before work starts.

☐ Removal and reinstallation of satellite dishes / antennas is included ☐ Not included

12. WARRANTIES

Workmanship warranty

The Contractor warrants its workmanship for **[___] years** from the date of completion. If a leak or defect is caused by the Contractor's installation, the Contractor will repair it at no charge after receiving written notice from the Homeowner.

This workmanship warranty is void or does not apply if: the contract is not paid in full; the roof is altered, repaired, or penetrated by others (for example, solar, satellite, or HVAC installers); damage is caused by storms, hail, wind beyond the product's rating, falling objects, foot traffic, or fire; or the problem comes from structural movement or ventilation changes made by others.

Manufacturer warranty

Roofing materials are covered only by the manufacturer's own warranty, under the manufacturer's terms and registration rules. The Contractor does not extend or change any manufacturer warranty.

☐ Contractor will register the manufacturer warranty ☐ Homeowner will register it

Manufacturer warranty name / tier _____

Except for these warranties and any warranty required by law, the Contractor makes no other warranties.

13. LEAD-SAFE WORK (HOMES BUILT BEFORE 1978)

☐ Home was built in 1978 or later, so the EPA lead-safe rule does not apply.

☐ Home was built before 1978, and the work will not disturb more than 20 square feet of painted exterior surfaces.

☐ Home was built before 1978, and the work will disturb painted surfaces (such as fascia, soffit, or trim) beyond the minor-repair limit. The Contractor is an EPA RRP-certified firm, cert. no. [_____], will follow lead-safe work practices, and delivered the "Renovate Right" pamphlet on [date] before work started.

Homeowner initials acknowledging receipt of pamphlet (if applicable): _____

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 AND CONDITIONS

Default and termination. If either party materially breaches this contract and does not fix the breach within 10 days after written notice, the other party may end the contract. If the Homeowner ends the contract after any legal cancellation period has passed and without cause, the Homeowner will pay for work completed, non-returnable materials ordered, and restocking fees, plus a cancellation fee of $[_____].

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

Dispute resolution. The parties will first try to resolve any dispute by talking in good faith. If that fails, disputes will be resolved by:

☐ Mediation, then court ☐ Binding arbitration ☐ Court in the county where the property is located

[STATE CLAUSE: arbitration wording, if your state requires specific wording for arbitration in home improvement contracts]

Governing law. This contract is governed by the law of the state where the property is located.

Entire agreement. This contract, its attachments, and any signed change orders are the entire agreement between the parties and replace any earlier proposals or conversations. If an attached estimate or proposal conflicts with this contract, this contract controls.

Subcontractors. The Contractor may use licensed and insured subcontractors and remains responsible for their work.

Notices. Written notices may be delivered by hand, mail, or email to the addresses in Section 1.

Severability. If any part of this contract is found unenforceable, the rest of the contract remains in effect.

Photos and marketing. The Contractor may photograph the property to document the work.

☐ Homeowner allows a yard sign during the job ☐ Homeowner allows use of job photos in marketing (no address shown)

16. ATTACHMENTS

The following documents are attached to and part of this contract:

☐ Estimate or proposal no. [_____]

☐ Certificates of insurance

☐ Manufacturer warranty information

☐ Notice of Cancellation (two copies)

☐ State-required notices and forms

☐ Other: [_____]

17. 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)