

How to Tell if a Roofer Is Lying: Red Flags and a 15-Minute Check for Texas Homeowners

I have spent more than a decade working on roofs across Central Texas, and I have seen the damage that a bad roofer can do. It is not just about a leaky patch or a crooked shingle. It is about trust, money, and the safety of your home. Over the years, I have learned how to tell if a roofer is lying by listening to the words they choose and watching the way they avoid simple questions. This skill is not hard to develop. With a little patience and a few specific checks, you can protect yourself from contractors who treat your roof like an ATM.

The first time I saw a roofer lie to a homeowner, I was still in my early twenties, working as a laborer for a crew that had no business on a ladder. The owner told a widow that her entire roof needed replacing because of "wind mitigation" damage from the last storm. He pointed to a few lifted shingles and claimed the deck was rotten. She signed a contract for fifteen thousand dollars. A real roofer could have fixed that roof for less than a thousand. That experience taught me more than any book ever could. It taught me that knowing how to tell if a roofer is lying is not optional. It is essential.

The Scripts Dishonest Roofers Use

Bad roofers tend to follow a pattern. They say the same things, push the same fears, and avoid the same paperwork. If you hear any of the following lines, your instinct should be to slow down and ask for proof.

"You need a whole new roof, not just repairs."

This is the most common line in the business. A dishonest roofer will look at a roof that has maybe five or ten years of life left and declare it dead. They do this because a full replacement pays them more and covers up their lack of skill with repairs. The truth is that many roofs only need a targeted fix. A legitimate roofer will show you exactly which areas are failing and explain why a repair will or will not hold. They will not pressure you into a full tear-off unless the deck is actually rotten or the shingles are beyond saving. If you hear this line, get a second opinion from a certified installer who has no stake in the replacement decision.

"We can start tomorrow if you pay cash today."

Cash payment is not inherently bad. Many small, honest contractors accept cash. But when a roofer pushes for cash and demands a large down payment before any work begins, that is a red flag. In Texas, the Texas Department of Licensing and Regulation does not require a specific down payment cap for roofing, but ethical contractors typically ask for no more than ten to fifteen percent. A roofer who wants half or more upfront is likely a storm chaser who will

disappear after the first check clears. Always ask for a written contract that spells out the payment schedule, and never pay the full amount before the job is complete.

"I can get you a deal because I have leftover materials from another job."

This sounds like a good deal, but it is almost always a lie designed to make you feel special. Real roofers do not haul leftover shingles from one job to another. Materials are ordered per project, and the color and style are matched to your home. A roofer who claims to have "extra" materials is probably using cheap, mismatched stock or stolen goods. Ask for the manufacturer warranty and the product name. If they cannot produce a receipt, walk away.

The 15-Minute Background Check That Works

You do not need to be a detective to verify a roofer. Fifteen minutes and a phone or laptop are enough to run a basic check that will reveal most liars. Here is the process I use and recommend to every homeowner I meet.

1. Search the company name on the Better Business Bureau website. Look for complaints and how they were resolved. A few complaints are normal. A pattern of unresolved issues is not.
2. Check the Texas Department of Licensing and Regulation database to confirm the roofer holds a valid license. In Texas, roofing contractors must be licensed if they perform work over a certain value. If they are not listed, that is a deal-breaker.
3. Read Google Reviews and Yelp, but focus on the negative ones. Look for repeated mentions of leaks, unreturned calls, or demands for more money mid-job. Also check Nextdoor, where neighbors tend to share honest, unfiltered experiences.
4. Ask for proof of General Liability Insurance and a workmanship warranty. Call the insurance agent listed on the certificate to verify it is active. A roofer who hesitates or says "I will send it later" is likely not insured.
5. Search the roofer's name on Facebook Marketplace and Angi or HomeAdvisor. Storm chasers often advertise on multiple platforms with generic photos and no local address. If the company has no physical location in your area, be suspicious.

This check takes less time than watching a single episode of a TV show, and it can save you thousands. I have seen homeowners skip this step and regret it for years.

The Role of Permits and Warranties

A building permit is not always required for a roof repair, but for a full replacement, most Texas counties and cities require one. A roofer who tells you that you do not need a permit is either lazy or lying. Permits exist to protect you. They ensure that the work meets local building codes

and that an inspector will look at the finished product. Without a permit, you have no official record of the work, and that can cause problems when you sell the home or file an insurance claim.

Warranties are another area where liars thrive. A manufacturer warranty covers the shingles themselves, not the labor. A workmanship warranty covers the installer's work. Both are important. A roofer who offers only a manufacturer warranty is shifting the risk to you. If the roof leaks because the shingles were installed wrong, the manufacturer will not pay to fix it. A legitimate roofer will provide a written workmanship warranty for at least two years, and many offer longer. The Roofing Contractors Association of Texas recommends that homeowners get both warranties in writing before signing a contract.

What About Insurance Claims?

After a hailstorm or high winds, roofers flood into affected neighborhoods. Many are honest, but some are storm chasers who follow severe weather from state to state. They knock on doors, offer to handle your insurance claim, and promise to cover your deductible. This is illegal in Texas. A roofer cannot offer to pay your deductible or waive it as a marketing gimmick. If they do, they are committing fraud, and you could be held liable. Always contact your insurance company directly and ask for a list of approved contractors. Do not let a roofer negotiate with your adjuster on your behalf unless you have a long history with them.

Wind mitigation is a legitimate concept, but it is often used as a scare tactic. A roofer who claims your roof needs expensive wind mitigation upgrades without showing you the specific code requirements or engineering report is probably trying to upsell you. Ask for a copy of the local wind mitigation standards. If they cannot produce one, get a second opinion.

Real Experience, Real Advice

I once worked with a homeowner who had been scammed by a roofer from out of state. The guy took a five-thousand-dollar down payment and never came back. The homeowner found him on Facebook Marketplace, where he had posted a photo of a roof that was clearly not from Texas. The moral of the story is simple: if the price seems too good to be true, it probably is. But more importantly, if the roofer avoids answering direct questions about licensing, insurance, or references, you have your answer.

Knowing [how to tell if a roofer is lying](#) comes down to asking the right questions and verifying the answers. It is not about being paranoid. It is about being informed. The next time a roofer stands on your driveway and tells you that your roof is about to collapse, take a breath. Run the checks. Call the Texas Department of Licensing and Regulation. Look up the company on the Better Business Bureau and Angi. Ask your neighbors on Nextdoor if they have heard of them.

Read the Google Reviews and Yelp entries. And if something feels off, trust that feeling. Your roof will still be there tomorrow.

I have replaced roofs that were perfectly fine because the homeowner panicked. I have also repaired roofs that were destroyed by a roofer who did not know what they were doing. In both cases, the homeowner could have avoided the trouble by spending fifteen minutes on a background check. That is all it takes. A little skepticism and a few phone calls can save you from a nightmare that lasts for years.

So the next time you need roof work, remember this: a good roofer will welcome your questions. They will give you references. They will show you their license and insurance. They will explain the workmanship warranty and the manufacturer warranty. And they will never pressure you into a decision on the spot. If they do any of the opposite, you already know how to tell if a roofer is lying. Trust that knowledge, and hire someone else.