

SAMPLE REPORT — the quote, contractor and customer below are fictional, for illustration only. Your report follows this exact format.

Quote Review Report

Prepared for	A Halifax homeowner (sample)
Report	LQ-2026-000 · issued October 30, 2026 · 48-hour turnaround
Quote reviewed	Sample Contracting Ltd., quote #2047, dated October 24, 2026
Scope	Asphalt re-roof, ~2,200 sq ft bungalow, two-layer tear-off, architectural shingles
Reviewed by	Matthew Mahar — LevelQuote, Halifax NS

VERDICT: FAIR PRICE, WITH QUESTIONS — DON'T SIGN AS WRITTEN

Fair range for this scope in HRM: \$17,500 – \$21,000 including HST

The \$18,900 price lands in the normal range for a 2,200 sq ft architectural re-roof here — the shingle line is honest. The terms are the problem: a 50% deposit is double the Nova Scotia norm, there are no start or completion dates, and two scope gaps (ice & water shield rows, disposal) are where surprise extras usually hide. Send the five questions on page 2 before signing; a fair contractor answers all five without friction.

THE QUOTE AT A GLANCE

Quoted total	\$18,900 — HST included
Deposit asked	\$9,450 — 50% of total (NS norm: 10–25%)
Start / completion	None given
Written contract	Quote only — contract to follow
Line items	Itemized, with two scope gaps noted below

PRICE, LINE BY LINE

Line item	Quoted	Comment
Remove existing shingles, 2 layers	\$4,100	In range for a two-layer tear-off here.
Architectural shingles, supplied & installed	\$13,800	In the fair range for HRM at this area and pitch.
Flashing, vents & drip edge	\$1,000	In range.
Ice & water shield — "as required"	incl.	Pin down. How many rows? Eaves to code minimum should be stated, not implied.
Disposal / dump fees	—	Missing. No line for disposal — typically \$600–\$900 here. Who pays?
Total	\$18,900	Inside the fair range — <i>if</i> the two gaps above are closed in writing.

RED FLAGS CHECK — 3 OF 8 FOUND

FLAG

Deposit over 25%

50% asked. NS norms run 10–25% — never half up front.

FLAG

No start and completion dates

Open-ended jobs are the ones that stall. Get both in writing.

FLAG

Incomplete line items

Disposal missing, ice & water vague — where extras hide.

CLEAR

HST included

Tax is in the total. Good sign.

CLEAR

Written quote provided

On letterhead and itemized. Contract should follow.

CLEAR

No pressure tactics

Quote holds 30 days. No "sign tonight."

CLEAR

Insurance / WCB

Offered on request — ask for the certificates (Q2 below).

CLEAR

Permits

Likely not required for like-for-like re-roofing — confirm scope.

Deposit math: \$9,450 of \$18,900 = **50%**. Nova Scotia norms run 10–25% — a fair ask here is \$1,890–\$4,725. Half up front funds the contractor's last job, not yours.

YOUR PROTECTIONS

- **Builders' Lien Act holdback.** NS lien law is built around a 10% holdback kept until the lien period after completion has passed. Your payment schedule should leave room for it — a fair contractor won't mind the question.
- **Insurance and WCB.** Get a certificate of liability insurance and a WCB clearance letter before signing.
- **Warranty.** Ask for the labour warranty in writing — 5 years on workmanship is common for roofing here.

QUESTIONS TO SEND BEFORE SIGNING — FORWARD THESE WORD FOR WORD

1. Can we set the deposit at 15% (\$2,835), with the balance tied to completed milestones and 10% held back until completion?
2. Can you send your certificate of liability insurance and WCB clearance letter?
3. How many rows of ice & water shield are included, and is eaves protection to code minimum stated in the contract?
4. Are disposal and dump fees included in the \$18,900 — and if not, what's the fixed cost?
5. What start and completion dates will be written into the contract?

WHAT THIS REVIEW IS — AND ISN'T

An independent tradesperson's opinion on pricing and terms, based only on the documents provided. It is not a site inspection, an engineering assessment, legal advice, or a guarantee of any contractor's licensing, workmanship or conduct. One round of follow-up questions by email is included — reply within 7 days.

**Matthew Mahar**

LevelQuote, Halifax NS · reviews@levelquote.ca · A person signs every verdict.