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 — *if* 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
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SAMPLE