Consumer Purchasing Guide to Roofing.

Process, rights, obligations, risk and crisis management.

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The Marketplace for Roofing

Purchasing a new roof is often a once-in-a-lifetime experience, and the stakes are significant.

A roof is the most important part of any structure, and everything inside it, including the integrity of the structure itself, relies on these works being carried out correctly.

Service providers are often fragmented owner-operators with limited trading history, and there are legislative gaps that increase risk. Roofing companies defaulting on their quoted obligations due to installation failure or financial stressors is commonplace, and consumers ultimately bear these costs.

The purpose of this purchasing guide is to mitigate as much risk as possible before purchase, provide a clear end-to-end understanding of the roofing process, outline consumer rights and obligations, and summarise potential courses of action and available remedies should challenges arise.

James Logan
Roofbuddy Group, Founder and CEO


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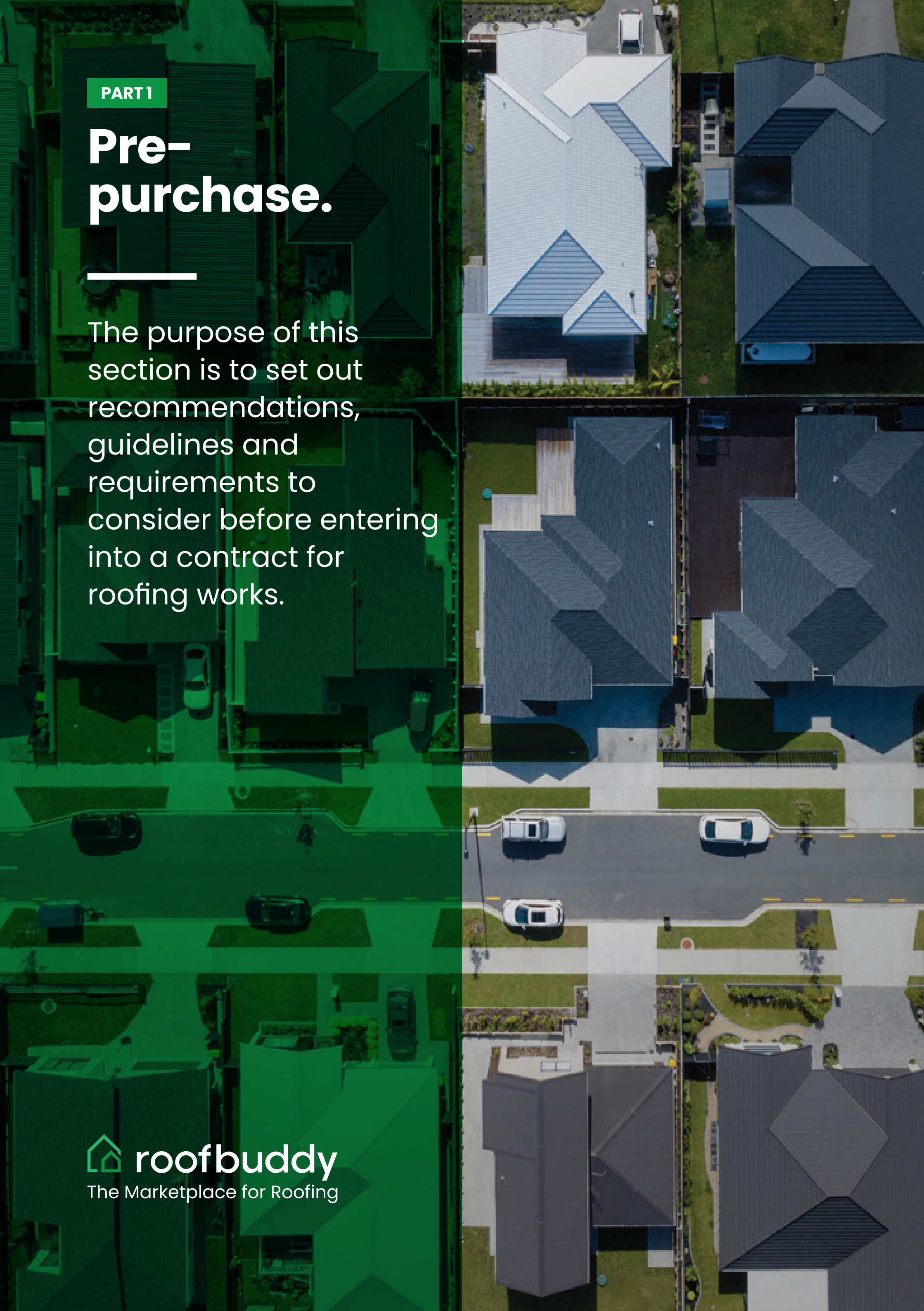

PART 1

Pre-purchase.

The purpose of this section is to set out recommendations, guidelines and requirements to consider before entering into a contract for roofing works.

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Qualifications and licensing.

It is an unusual feature of New Zealand's construction legislation that reroofing is not classified as restricted building work, provided it falls within certain parameters as a like-for-like replacement. This means a sole trader can undertake reroofing works without incorporating a company. Despite this low regulatory threshold, reroofing is a complex and technically demanding trade discipline that requires years of accumulated practical and theoretical knowledge. For this reason, it is strongly recommended that consumers only seek quotes from qualified roofers or roofing companies that employ roofers who hold a current practising licence as a Licensed Building Practitioner (LBP).

Steel roofing installers typically train through the New Zealand Certificate in Roofing (Installation) Level 4. This qualification includes strands such as Profiled Metal Roof and Wall Cladding or Metal Tile Roof and replaces the older National Certificate. Training is commonly delivered through providers such as ICE (Industry Connection for Excellence) and is usually completed via a three-year apprenticeship that combines on-the-job experience with block courses. The programme covers installation techniques, safety practices and regulatory knowledge. Award of the Level 4 certificate qualifies an individual as a roofer.

Once an individual holds a Level 4 roofing qualification, they can apply to become a Licensed Building Practitioner. The LBP licence spans seven defined areas of practice. To obtain a licence, applicants must demonstrate relevant skills, knowledge and experience through the submission of work examples, references and, in some cases, interviews. This assessment process is designed to ensure practitioners meet Building Code requirements and recognised industry standards for quality and safety. Consumers can search the public LBP register to verify the current status of any LBP certification held by a roofer.

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Once a roofer is both qualified and licensed, they are eligible to sign off restricted building work, such as consented new builds. Although reroofing does not legally require this level of qualification, it is strongly recommended that consumers apply the same standard and only seek quotes for reroofing works from roofers who hold both a Level 4 qualification and an active LBP licence.

Scan here to search the **LBP Register** and check the current status of any certification held by a qualified roofer.

> **Roofbuddy helps by ensuring that all quotes issued through the Roofbuddy marketplace come from companies employing roofers who are fully qualified and licensed. These qualifications are displayed alongside each quote, allowing consumers to confirm current licence status directly and efficiently on the LBP register.**

Public Liability Insurance.

Public liability insurance is held by roofing companies to cover any 'direct cause damage' to a property that occurs during the course of roofing works. Its primary function is to cover the cost of repairing property damage caused by the actions of employees, contractors or the use of equipment while the works are underway.

For example, if a roofer accidentally punctures a water pipe, damages a neighbouring property, drops a loose sheet onto a vehicle, or water enters and causes damage during a weather event while the job is in progress, public liability insurance is intended to respond to these losses. In these situations, the cost is met by the insurer rather than being borne directly by the company, its workers or the homeowner.

Having current and adequate public liability insurance is critical because reroofing involves high-risk activities such as working at height, using power tools and handling heavy materials near occupied areas. This insurance ensures that all parties are financially protected in the event of an accident or unforeseen damage. Many councils, principal contractors and commercial clients require proof of valid insurance before work can begin, making it a foundational element of compliance, professionalism and risk management. It is strongly recommended that consumers apply the same standard.

Two factors are particularly important. The first is currency, confirming that the policy is active and remains operative for the full duration of the works. The second is sufficiency of cover, ensuring the policy limit is appropriate for the risk profile of the project. For most residential roofing works, coverage of between $2 million and $5 million is generally considered acceptable, although higher limits may be appropriate depending on the size, complexity or location of the structure.

Consumers are strongly encouraged to request a current certificate of public liability insurance from any company before accepting a quote for roofing works.

> **Roofbuddy helps by ensuring that all quotes issued through the Roofbuddy marketplace are from companies holding current and sufficient public liability insurance. Certificates are displayed alongside quotes for consumers to review, and automated reminders prompt service providers to renew their insurance so cover remains in place as a prerequisite for quotes being presented.**

Reference sites and track record.

Consumers should undertake a thorough review of available information about roofing companies and follow several lines of enquiry before accepting a quote. Asking questions during the quoting process is strongly encouraged, as it helps establish confidence, experience and capability based on comparable work completed previously.

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Important questions worth asking:

- Will the work be carried out by employees or subcontractors?
- How long have those employees or subcontractors been working in the roofing industry?
- What similar jobs have you completed recently in my area that I could view from the street?
- How long has the business been trading, and approximately how many jobs have been completed during that time?

Google reviews can provide useful insight into a company's track record, but they have limitations and should be interpreted carefully. Not all feedback is fair or reasonable, and negative reviews should be read in context and alongside the company's response to better understand the circumstances. Likewise, not all positive reviews are necessarily from genuine customers. Taking a balanced and sceptical approach to both positive and negative feedback is appropriate, and online reviews should be considered as one of several data points rather than a definitive assessment of track record.

Photographs of genuine reference sites are one of the strongest indicators of capability and workmanship. Roofing companies often display these on their websites or social media platforms. If they are not available publicly, roofers should be willing and able to share examples of completed work via email or text message. Images showing company-branded vehicles, signage and uniformed staff can further support credibility and establish authenticity.

Roofbuddy helps by vetting roofers before they are onboarded to the marketplace, including reviewing Google reviews, reference sites, trading history and broader online presence. Once onboarded, each service provider has a profile displaying verified Roofbuddy customer feedback, the number of jobs completed through the marketplace, relevant qualifications and insurances, and a photograph gallery of reference sites.

Roofbuddy consultants can also provide additional context around recent performance, quality assurance outcomes, communication style, lead times and broader customer feedback.

Scan here to review our **Full Requirements for Roofers** who want to join the Roofbuddy marketplace.

Deposit conventions.

The average roofing quote exceeds $20,000 including GST, making roofing contracts a significant financial commitment for consumers. It is fair and reasonable for roofing companies to request deposits as an advance on labour and materials required to fulfil the quote. It is important that consumers understand where risk sits at different points in the transaction, particularly in relation to deposit milestones, and that conventions for fair and reasonable deposit values are negotiated and upheld.

There are no firm rules, but the following deposit structures are widely accepted as reasonable guidelines for various project sizes.

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Quotes below $10,000

- 50% deposit due on pre measure for materials prior to installation.
- 50% remaining balance due on completion of quoted works.

Quotes between $10,000 - $80,000

- 20% deposit due to confirm booking.
- 40% deposit due on pre measure for materials prior to installation.
- 40% remaining balance due on completion of quoted works.

Quotes above $80,000

- 25% deposit due to confirm booking.
- 25% deposit due on pre measure for materials prior to installation.
- 25% deposit on arrival of roofing materials, erection of scaffolding and commencement of works.
- 25% remaining balance due on completion of quoted works.

The period of greatest risk for consumers occurs when deposits have been paid but no materials have yet been ordered or delivered and no on-site works have commenced. Roofing materials must be measured precisely on-site before being manufactured, so it is advisable to minimise the time between payment of a deposit and confirmation that the roofer or supplier has received and processed the material order. Consumers should not hesitate to ask to be blind-copied into the order email to confirm this step has occurred.

Once materials have been ordered and delivered to the property, the consumer's risk profile reduces significantly. When the job is underway and the roofing company has incurred costs for scaffolding and labour, the risk pendulum begins to shift. At that point, the roofing company has committed more resources to the job than the value covered by the deposits. This imbalance peaks at completion, when the service provider has fulfilled 100% of their obligations but is still owed the final tranche.

This is an uncomfortable position for roofing companies, so consumers should not be surprised if final payment is requested promptly.
This is discussed further in the later section on quality assurance.

> **Roofbuddy helps by clearly setting out appropriate deposit milestones for each quote and specifying when each payment tranche should be made. Roofbuddy offers consumers, on request, a comprehensive 69-point quality assurance inspection conducted by an independent LBP-qualified roofer at the completion of works. For Roofbuddy marketplace customers, the cost of this assessment is $299 including GST, while for non-Roofbuddy customers the cost is $899 including GST. This assessment confirms that all quoted obligations have been met and that the work has been carried out correctly in accordance with the Building Code and industry best practice. The report is provided to consumers before the final completion payment is released, giving full confidence before funds are transferred.**

Service provider solvency considerations.

When a consumer pays a large unsecured deposit to a roofing company in exchange for a commitment to future works, roofer solvency becomes a critical consideration. Current market conditions have squeezed margins and thinned installation pipelines across the industry. This increases financial pressure on roofing companies and leaves little buffer if a job runs into difficulty or unexpected cost.

These conditions can increase risk for consumers, particularly where new deposits are paid into businesses that have incomplete work or strained finances. In such scenarios, incoming deposits can be used to cash-flow the completion of older jobs. If consumer funds are paid in advance and a company subsequently becomes insolvent or enters liquidation, deposit payers become unsecured creditors and those funds are almost never recovered.

Assessing the solvency of a roofing company is not straightforward. In an ideal world, consumers would request balance sheets, profit and loss statements and aged payables, but this is neither practical nor reasonable in most residential transactions.

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Instead, longevity and organisational structure are useful indicators. By searching the Companies Register, consumers can review the entity's incorporation date, shareholding structure and director appointments. In many cases, the individual providing the quote will be the majority shareholder and a director of the business.

Scan Here to search the **Companies Register.**

Structural questions can also help establish scale and stability, such as how many installation teams are operated and whether the business has dedicated office administration. None of these factors alone should be deal breakers, but taken together they help build a clearer understanding of the business before a deposit is paid.

There are also warning signs consumers should look out for including:

- Requests for larger than normal deposit amounts
- Evasive or non-committal answers regarding installation timelines or material lead times
- Extremely short lead times, which can indicate a lack of existing work and immediate reliance on new deposits
- Significantly cheaper quotes than competitors, suggesting pressure for work or very low margins
- Indications that existing jobs have become difficult or problematic
- Indications that too many jobs are booked or lead times are excessively long
- Previous directorships or shareholdings in companies that have been struck off or liquidated
- Multiple company directorships or shareholdings within the roofing industry

There is no single test that guarantees solvency, and even well-run companies remain exposed to market conditions and recent trading performance. The current environment is challenging for the entire industry. While New Zealanders can feel uncomfortable discussing financial matters, a proactive and open approach is often the most effective way to establish confidence and credibility. Straightforward questions should be easy for a stable business to answer and should not raise concern if the operator is on solid footing.

Roofbuddy helps mitigate this risk by providing robust Customer Warranties designed to ensure consumers receive the quoted works at the quoted price.

Scan Here to review
Roofbuddy Customer Warranties.

These protections apply where consumers choose to book the optional 69-point quality assurance post-installation assessment, currently priced at $299 including GST, and do not release final payment before a passed QA report has been issued.
These protections have been activated on multiple occasions where service providers were unwilling or unable to meet their quoted obligations. In those instances, Roofbuddy has worked to ensure consumers receive the quoted works at the quoted price.

Specifications and quote comparison.

Roofing specifications and quotes can be complex and multidimensional. A roofing quote is made up of a series of standard inclusions and exclusions that ultimately determine the total quoted price. Once confidence has been established in the service providers themselves, it is critical that all quotes are aligned for specification parity before any comparison is made on price alone. Comparing non-equivalent scopes is one of the most common causes of cost overruns, disputes and dissatisfaction.

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Quote specifications to consider;

Steel roofing materials

Steel roofing makes up the majority of roofing in New Zealand and is the focus of this guide. Roofing steel is supplied by four main manufacturers: Colorsteel, Colorcote, Kiwicolor and Unisteel. All supply broadly comparable steel substrates, galvanisation systems, paint coatings, colour ranges and warranty frameworks.

Scan Here to review a **Comparison Overview** between these suppliers.

Steel coil is sold to roll-forming manufacturers who fold and cut it into finished roofing profiles, custom made to suit the specific dimensions of each property. These finished products are then supplied to the roofing company ready for installation. In practice, product quality, composition, availability and warranty terms are very similar across suppliers. Roofing companies typically have a strong commercial alignment with one supplier, and this relationship often determines which material they can quote most competitively.

Steel gauge

Steel roofing is commonly offered in two thicknesses: 0.4mm and 0.55mm. Both thicknesses use the same galvanisation, coating systems and warranty structures, with the only difference being the substrate thickness.

There is a geographical quirk where South Island and Central North Island quotes tend to default to 0.4mm, while Auckland and Wellington more commonly quote 0.55mm. There is little technical rationale for this distinction.

Some roofers prefer working with 0.4mm steel because it is easier to cut and handle on site and may refuse to install 0.55mm. Others work exclusively with 0.55mm because they find thinner material dents more easily during installation, particularly on complex roofs, leading to higher replacement rates at completion. Most competent roofers will work with either. The typical cost difference is approximately $5 plus GST per square metre.

0.55mm is strongly recommended if the roof is likely to be trafficable in future, such as where solar panels, heat pumps or other services may be installed later. It is also recommended for low-pitch roofs below 10 degrees, where dent risk is higher due to installer positioning during installation. Provided there are no dents at completion and no subsequent foot traffic, the choice of 0.4mm versus 0.55mm has no meaningful impact on longevity, appearance or performance.

Scaffolding and edge protection

Scaffolding or edge protection is a legal requirement for roofing works and a critical health and safety control.

For roof pitches under 25 degrees, edge protection is generally adequate and more cost effective. This consists of ground-supported poles with multiple horizontal rails at roof edges. For roof pitches above 25 degrees, full platform scaffolding is required. Platform scaffolding is substantially more involved and costly, with full working decks installed around the structure.

Roofing companies may subcontract scaffold installation or erect it themselves. There is no licensing or ticket requirement for scaffolding under 6 metres, which covers the majority of residential homes.

If gutters and downpipes are being replaced, this can trigger a requirement to move from edge protection to platform scaffolding and materially increase costs. Platform scaffolding alone can make up around half of the cost of gutter replacement in this scenario.

Where platform scaffolding is required, it is sensible to consider whether other works should be undertaken at the same time while access is available. Painting, cladding repairs, guttering, fascias, cleaning or other maintenance can often be bundled efficiently. Electrical sleeving is also required where live services enter the structure to protect installers.

Scaffolding and electrical sleeving should always be included within the quoted specifications unless explicitly excluded at the consumer's request.

Roofing profiles

Roofing profiles are available in a wide range of options, but corrugated and trapezoidal profiles account for the majority of residential installations due to cost effectiveness.

Corrugated profiles are typically suited to traditional villas and bungalows and are warrantable down to an 8-degree pitch. Trapezoidal profiles are more commonly used on modern or architectural homes and are warrantable down to a 4-degree pitch, making them suitable for lower pitched roofs between 4 and 8 degrees where corrugated profiles are not warrantable.

Outside of aesthetics and minimum pitch limits, consumers should expect comparable performance and pricing between these two profiles. More specialised architectural or commercial profiles are available but carry higher material and labour costs and are rarely justified unless a specific design outcome is desired.

Certain roof types, such as flat roofs, require specific fit-for-purpose profiles like clip-lock systems. These requirements should be identified and discussed clearly at the quoting stage.

Quote inclusions and exclusions

Inclusions and exclusions are critical and should be clearly defined to ensure quotes are genuinely comparable.

Standard inclusions should typically cover all flashings, fixings, labour, penetrations, back-trays, Dektites, removal and disposal of old roofing materials, and site clean up. Failure to include these items often results in unexpected variations later.

Gutter and downpipe replacement is optional but should be considered carefully, as gutters often reach end of life at a similar time to the roof. Where platform scaffolding is already required, replacing gutters concurrently can be cost effective.

Purlins are the timber members that roofing is fixed into. When converting from tile or Decramastic roofing to steel, full purlin replacement is mandatory and should be included in the quoted scope. When re-roofing steel over steel, it is customary to allow for some level of purlin repair, though the full extent cannot always be known until the roof is removed. In these cases, variations based on actual conditions discovered are fair and reasonable.

Structural repairs, truss work, painting, plastering, fascia, bargeboard or weatherboard replacement, gutter repairs and satellite dish realignment are typically excluded and should be priced separately if required.

Complications and cost modifiers

Certain conditions materially increase complexity and cost. Roofs with multiple intersecting pitches require higher skill and labour. Flat roofs are technically demanding, require expensive profiles and often carry additional contingency due to higher waterproofing risk.

Apron flashings where roofing connects into cladding require careful consideration. In some situations, existing functional flashings can be retained with new sacrificial flashings installed for appearance. In other cases, particularly where roofing type is changed, full cladding removal and builder involvement may be required.

Horizontal apron flashings across single boards are straightforward. Raked aprons cutting across multiple boards, plaster or sheet materials are significantly more complex and costly. Consumers should take time to fully understand whether roofing quotes include proper integration into cladding. In some scenarios these omitted works can run into tens of thousands of dollars.

Proximity to site

The proximity of the service provider’s base of operations to the property is a relevant consideration. Roofing works often span weeks. Greater travel

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distance can introduce delays, particularly for follow-up visits or warranty work. Where a property sits within a service provider's normal operating area, response times are typically faster and resolution easier.

Achieving aligned and genuinely comparable quote specifications is the single most important step in selecting the right roofing quote. Obtaining multiple competitive quotes can be time consuming and requires a high level of technical understanding. Service providers benefit from information asymmetry in pricing and scope, and quotes can appear attractive while hiding exclusions or downstream costs.

> **Roofbuddy helps by conducting a detailed needs analysis, creating a comprehensive and accurate scope of works, and ensuring all specifications and inclusions are clearly defined. Once approved, these identical specifications are released to vetted roofers who submit competitive, directly comparable quotes. Consumers are then able to assess pricing alongside full roofer profiles, reviews, lead times, insurance and qualification documentation, saving time while materially reducing risk.**

Contract works Insurance.

A contract works insurance policy acts as a bridge between a homeowner's standard home and contents insurance policy and the service provider's public liability insurance. Some home and contents policies are partially or fully voided when what the insurer defines as "major works" are being carried out at a property. Where this occurs, coverage can be invalidated for the duration of the roofing works, even though the homeowner continues paying premiums.

Public liability insurance held by the service provider responds only to direct cause events. This includes damage caused by employees or subcontractors, water ingress related to the works, equipment, installation activities or other actions directly attributable to the roofing works themselves. However, if a home and contents policy has been invalidated and damage occurs that is unrelated to the works, this can create a significant gap in coverage. For example, an electrical fault in a household appliance causing a fire during the roofing period would not be covered by public liability insurance, and may also fall outside home and contents cover if that policy has been suspended.

Once a quote has been confirmed and indicative installation dates are known, consumers are strongly encouraged to contact their home and contents insurer and disclose the scope, nature and expected duration of the roofing works. Some insurers do not charge for this notification and simply require advance notice. Others may require a contract works policy to be put in place to maintain coverage while works are underway.

In most cases, contract works insurance should be relatively inexpensive. If an insurer proposes a disproportionately high premium for this cover, it is reasonable to seek alternative providers, as pricing can vary significantly between insurers.

> **Roofbuddy helps by prompting consumers in writing at point of sale, again at handover, and verbally upon job confirmation, to ensure they contact their insurer and confirm whether a contract works policy is required or already in place.**

PART 2

Before the job.

The purpose of this section is to set out the process, expectations and standard practices that typically apply after a quote has been accepted but before roofing works begin.

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Pre-measure.

Once a quote has been accepted, the next visit to the property is the pre-measure. This visit allows the service provider to take exact roof dimensions so manufacturing orders can be placed and roofing materials scheduled for delivery. A pre-measure typically occurs anywhere from a few days to a few weeks after quote acceptance and usually takes between 30 minutes and 1.5 hours depending on the size and complexity of the roof.

The most important decision at the pre-measure stage is confirming colour and roofing profile. Consumers should prepare in advance and aim to make this decision with full confidence. Once colour and profile selections are confirmed at pre-measure, it is generally unreasonable to expect they can be changed later. Manufacturing and coil supply is usually organised promptly after this point, and changes can be difficult or impossible without incurring significant additional cost.

In addition to measuring the roof, the service provider will assess where scaffolding should be erected and where roofing materials will be delivered prior to installation. Consumers may wish to be involved in this discussion to ensure access to the property is not obstructed and vehicle access remains practical. Roofing materials placed on grass can cause damage if left for extended periods, so hard surfaces such as concrete are preferable. Security is also an important consideration, as roofing materials are valuable and should not be stored where they can be easily removed from outside the property.

The pre-measure is also a good opportunity to discuss scheduling. Ideally, scaffolding and materials are delivered one or two days before installation begins to minimise disruption. While having equipment on-site is inconvenient, it is usually manageable, and it is not common or necessary for consumers to vacate their property during reroofing works.

PART 2

Before the job.

> **Roofbuddy helps by providing a clear handover between consumers and service providers and by setting expectations around timeframes for booking the pre-measure. We also supply the documentation and resources needed to select colours and profiles in advance and can provide guidance on standard practices and industry conventions to help consumers prepare.**

Material deposit.

It is standard practice for a second deposit tranche to be invoiced at the pre-measure stage, as this is when the material order is submitted to the manufacturer. Between the initial confirmation deposit and the material deposit, consumers will typically have paid approximately 50 to 60 percent of the total contract value. It is reasonable at this point to request confirmation that the roofing order has been submitted, such as having the order email forwarded or being blind copied, to provide assurance that this step has been completed.

Turnaround times for material orders can range from several days to a few weeks, depending on manufacturer lead times. In many cases, manufacturers will hold completed orders ready for delivery until scaffolding has been erected and the service provider is preparing to commence work, reducing the risk of material damage while on site.

This stage represents the practical point of no return in a roofing transaction. Once this deposit is paid and materials are ordered, consumers should not expect to successfully cancel the contract and recover funds, as costs have already been incurred. Roofing materials are cut to exact measurements and manufactured specifically for a property in the selected colour and profile, meaning they cannot be repurposed for another project. In these circumstances, the fair and reasonable outcome is for materials to be delivered to site and for funds to remain applied to the project.

> **Roofbuddy helps by clearly defining deposit milestones and ensuring service providers adhere to the deposit amounts agreed under the terms of sale.**

Weather dependent lead times.

Lead times for the commencement of roofing works are inherently variable. Service providers will often give optimistic estimates at the point of sale regarding start dates or job duration, which can lead to disappointment when those expectations are not met. In addition, lead times discussed during quoting may no longer be accurate by the time a booking is confirmed. For this reason, it is advisable to request an updated estimated start date at the time of booking to establish more realistic expectations.

Clear, dry weather is a strict requirement for safely opening a roof and undertaking installation works. Each day of unsuitable weather between booking and the proposed start date is effectively lost and must be added to the lead time due to the service provider's prior commitments. Poor weather prevents progress on all roofing installations, not just individual jobs, meaning every project in the pipeline is pushed back by the cumulative impact of weather delays. This effect is typically less pronounced during summer when days are longer and drier, but during winter shorter days and increased rainfall can result in significant delays and frustration for all parties.

Service providers are often poor at communicating delays or responding promptly, particularly where they are owner operators managing quoting, installation and administration themselves. Where possible, consumers should aim to keep communication constructive and positive, as delays often coincide with periods of heightened pressure for service providers. That said, it is reasonable to expect updates and responses within the same or next working day. When difficult news needs to be delivered, some providers may default to silence, which can compound frustration. Patience and an understanding approach are advisable, and SMS or WhatsApp communication is often more effective than email.

Before the job.

> Roofbuddy helps by encouraging service providers to adopt conservative lead times and set realistic expectations upfront, favouring an approach of under-promising and over-delivering. Where communication has broken down, we can assist by facilitating contact between parties. We also include communication performance as a separate review metric prior to purchase, enabling consumers to assess each service provider's track record in maintaining timely and effective communication on previous marketplace jobs.

Delivery of materials and erection of scaffolding.

The ideal scenario is for scaffolding and roofing materials to be delivered and erected a day or so before works commence. In practice, particularly where there have been unforeseen delays, this can sometimes occur days or even weeks before the job starts. These milestones should be viewed as positive progress. At this point, deposits have been converted into physical materials and equipment on site, which materially reduces consumer risk by confirming funds have been applied appropriately.

Roofing material is typically delivered in packs of sheets and flashings via a flat-bed truck equipped with a HIAB arm, which places the materials in an agreed location on the property. The delivery process usually takes between 15 and 30 minutes. Once unloaded, materials should sit in a tight and orderly stack, often appearing surprisingly small relative to the total roof area they will cover. Roofing materials can be sharp and hazardous for pets and children, so occupants should be advised to keep clear. When works begin, sharp metal offcuts and screws can accumulate around the property, and extra care should be taken to avoid punctured tyres by checking driveways before driving out.

Platform scaffolding typically takes most of the day to erect, while edge protection usually requires around half that time and can often be installed safely in marginal weather conditions. The scaffolding truck will likely block the driveway for much of the day, so it is advisable to move vehicles onto the road in advance and minimise coming and going while heavy equipment is being moved around the property. Keeping clear of work areas helps maintain safety and efficiency. While it is a kind gesture to offer bathroom access to the team, consumers should not be surprised if this becomes inconvenient over the course of a full day. Offering water, tea or biscuits is always appreciated, as scaffolding is physically demanding work and small gestures go a long way.

> **Roofbuddy helps by encouraging service providers to communicate scheduling clearly and proactively, and to maintain professional standards while on site. Where communication breaks down, we can assist by facilitating direct contact between parties.**

Red flags prior to commencement.

The ideal scenario from booking through to commencement is one where consumers are given an accurate schedule, clear commitments and timely communication, with expectations met as agreed. In practice, delays and poor communication can sometimes extend for weeks or even months, creating stress and frustration for all parties. This is particularly challenging where a structure is not fully waterproof and additional damage may be occurring.

External events can compound these issues. For example, in 2025 Wellington experienced prolonged periods of poor weather, resulting in extremely limited installation productivity for extended periods. This placed significant strain on both consumers and service providers as schedules effectively stalled and backlogs grew. When conditions finally improved, demand for immediate commencement surged across entire installation pipelines, often overwhelming service providers' capacity to respond.

Patience, understanding and perspective are important in these situations. However, there are certain warning signs that consumers should remain alert to.

Before the job.

Common red flags include:

- Unexplained delays of days or weeks in returning calls or messages. It is reasonable to expect responses the same day or the next working day, provided communication is not excessive.
- Reluctance to make any commitment to a schedule or propose a booking window after a deposit has been taken.
- A pattern of explanations for delay that accumulate and begin to feel like excuses, such as repeated references to weather, material shortages, scaffolding availability or staff illness.
- Resistance to confirming that materials have been ordered or reluctance to arrange delivery of roofing materials to site once deposits have been paid. Weather is not a valid reason for delaying material delivery, and service providers should be willing and able to deliver materials within an agreed timeframe when requested.
- Roofing materials arriving on site in the wrong colour or profile. While this does occur occasionally and responsibility may sit with either the service provider or manufacturer, consumers can reduce risk by confirming selections clearly in writing and avoiding changes.

These indicators require judgement. The focus should be on identifying a pattern of concerning behaviour rather than reacting to a single isolated or reasonably explained delay. If concerns begin to build, it is advisable to document each interaction, date-stamp correspondence and clearly outline concerns in writing via email. This documentation can become critical if the matter later escalates and provides an objective record of actions taken and responses received, or not received.

> Roofbuddy helps by acting as an intermediary where communication has broken down or delays appear unreasonable. We support consumers by providing guidance on appropriate next steps and advising on how to document concerns and communication effectively. Where necessary, we can also attend Disputes Tribunal hearings as a witness to assist in achieving fair and reasonable outcomes for all parties.

PART 3

Works underway.

The purpose of this section is to set out guidelines and expectations that apply once roofing works have commenced and are actively underway.

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PART 3

Works underway.

Order of operations.

Every installation team works slightly differently, but the day roofing works commence should generally follow a predictable sequence. Scaffolding and materials should already be on-site, and installation teams will often arrive early in the day to avoid traffic and maximise usable daylight.

Standard practice is to strip and replace the roof in sections. Before any removal begins, installers will assess weather conditions to ensure that an appropriate portion of roof can be safely stripped and reinstated within the same day.

The typical sequence of work is as follows:

- Old roofing material is removed first and stacked ready for removal and disposal.
- Substrate and purlin timber work then follows, preparing the roof structure for installation of the new roofing material.
- Roofing underlay is nailed or stapled over the prepared timber.
- New roofing sheets are placed on top of the underlay.
- The sheets are then fixed into the purlins following a predetermined screw pattern.

This process constitutes the “lay” of the new roof. The lay is typically completed in sections over multiple days, if required, until the entire roof has been replaced at sheet level. When correctly installed, roofing underlay functions as a standalone waterproofing system with substantial effectiveness and acts as a critical redundancy layer while roofing and flashing works are still in progress. In many cases, existing ridge flashings will be loosely reinstated on top of new sheets at the end of each day to provide additional temporary weather protection and reduce reliance on the underlay alone. Some flashings, such as valleys, must be installed before sheets are laid, as they sit beneath the roofing material.

Once the lay is complete, the team will move on to detailing and flashing installation. This includes ridges, aprons, barges and other edge treatments. Roof penetrations, such as vent pipes, are sealed using rubber Dektites and, in some cases, a metal back-tray flashing to ensure effective waterproofing. Skylights require custom flashings and will always incorporate a back-tray as part of their installation.

Final works involve a thorough site tidy. Particular attention should be paid to removing loose screws and metal offcuts from gutters and the ground below roof edges. All old roofing material must be removed and disposed of, and metal swarf should be blown off the roof surface using a blower to prevent rusting, which can degrade paint coatings and galvanisation over time.

> **Roofbuddy helps by providing a third-party quality assurance inspection once all works are completed. This confirms that the installation meets Building Code requirements and recognised industry best practice.**

PART 3

Works underway.

Variations and additional costs.

While it is not common, it is possible that unanticipated issues or additional works arise during roofing projects that were not included in the original quoted specifications. Where this occurs, decisions often need to be made under time pressure, as the roof may be open and delays can either halt progress or increase the risk of exposure to the property.

Examples of situations that can lead to variations include:

- Apron flashings that cannot be made adequately waterproof using sacrificial flashings and therefore require full installation supported by a qualified carpenter.
- Purlin remediation or replacement exceeding the allowances included in the original quote.
- Significant damage to structural timber that could not have been identified prior to removal of the existing roof.
- Rotted or severely degraded fascia or barge boards that must be repaired or replaced before the new roofing can be installed correctly.

Remedial solutions may require involvement from other trades, such as builders or painters. These works are often subcontracted by the roofer to trades they have an existing relationship with, although larger and more established companies may have in-house multi-trade capabilities.

> Roofbuddy helps by acting as an intermediary and negotiator between consumers and service providers to ensure that any proposed variations are appropriate and fairly priced. This includes assessing whether the additional work genuinely falls outside the original quoted scope, which can sometimes be unclear or disputed, and providing guidance on whether pricing is reasonable given the circumstances. We also ensure consumers are fully informed of available options before being asked to make a decision.

Timeframe, weather and communication.

Assuming clear weather, a full working day, a team of three installers, and all tools and materials available on-site, it is reasonable to expect the following approximate installation rates. These figures are inclusive of flashing installation and site clean-up and vary depending on job complexity:

- Approximately 75 square metres per day for a simple job
- Approximately 55 square metres per day for a job of moderate complexity
- Approximately 35 square metres per day for a complex or difficult job

Weather is the primary limiting factor for progress on any roofing works. Even partially clear days can restrict productivity if forecasts make it too risky to strip a section of roof. If adverse weather arrives earlier than anticipated, installers may be placed in a compromised position with an exposed roof. For this reason, caution is often prioritised over speed. Additional weather-related factors such as wind, shorter daylight hours in winter and morning dew that makes surfaces slippery can further slow progress. Productive, dry and clear roofing conditions are a limited and valuable resource.

Beyond weather, a wide range of other variables can delay installation progress. Common examples include staff illness or reduced attendance, material delivery delays where orders arrive in multiple stages, pending manufacture of specialised flashings, ordering errors, reliance on other trades such as carpenters or painters, shortages of specialised equipment, or equipment and tool failures. Installation teams may also rotate between multiple sites to remain efficient, meaning they are not always on-site for consecutive days.

PART 3

Works underway.

Communication around progress, delays, next steps and revised timelines varies significantly between service providers and is a common pain point for consumers. Best practice is clear, concise and proactive communication, ideally via a brief message at the end of each productive workday outlining what was completed, when the next site visit is expected and the anticipated remaining duration. This communication should always be framed as weather dependent, as conditions can change quickly. A frequent source of frustration is installers not arriving as expected without any accompanying update.

> **Roofbuddy helps by encouraging consistent, clear and timely communication from service providers throughout the installation process. Where progress updates or scheduling information have not been adequately communicated, we can step in to facilitate communication and support consumers.**

Progress payments.

In some circumstances, particularly on larger projects, it may be fair and reasonable for a service provider to request a progress payment while works are still underway on-site. Cash-flowing an entire project through to completion can place pressure on service providers, especially where unforeseen delays arise, and can make it difficult to meet commitments to staff, suppliers and other creditors.

Requests for progress payments should be assessed on their merits and in the context of the service provider's conduct throughout the project to date.

Questions worth considering include:

- Has communication been consistent and forthcoming, with milestones and commitments generally met?
- Are substantial portions of the works already completed and visibly finished to a good standard?
- Has there been regular attendance on-site and sustained effort toward completing the works?

If a consumer is comfortable proceeding, best practice is to release a progress payment that still leaves a final outstanding balance greater than the cost required to complete the remaining works. This helps ensure sufficient incentive remains for timely and satisfactory completion. Any agreed progress payment amounts and revised balances should be clearly recorded in writing before funds are transferred.

> Roofbuddy helps by mediating and negotiating progress payment requests. This includes assessing the completion status of works on-site and proposing a fair and reasonable payment amount that aligns incentives and balances risk, supporting efficient progression toward completion.

PART 4

Works completed.

The purpose of this section is to set out recommendations and considerations that apply immediately after roofing works have been completed.

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Reviewing the work and Quality Assurance

Roofing is a technical and complex trade discipline with opaque rules and best practice standards. Reviewing roofing work can be highly subjective, and there are tolerances, trade-offs and compromises inherent in almost every installation. Once roofing works have been completed, it is important to carry out a thorough review of the installation before making the final payment.

A new roof contains dozens of technical elements and, while many require specialist knowledge to assess properly, understanding the most important visual indicators will help consumers form a reasonable view of whether the work appears tidy, sound and compliant. A primary focus should be the roofing sheets themselves. These should be laid straight, square and evenly, with no obvious kick-outs, crooked lines or alignment issues. Overhangs into gutters should be consistent, stop-ends should be folded correctly, and sheet laps should sit neatly without visible gaps. Minor marks or small cosmetic imperfections are normal, but sheets should be free from significant dents, scratches or abrasions that fall outside acceptable tolerance.

Fixings should follow a consistent and orderly pattern, be driven correctly, and not appear over-driven or under-driven. Flashings are another critical area to assess, as they provide much of the waterproofing detail on a roof. All flashings, including ridges, aprons, barges, headcaps and valleys, should appear straight, tidy and well fitted, with clean cuts and securely fixed edges. Where flashings intersect, the joins should look intentional and robust rather than improvised or loosely connected. Valleys should discharge fully into gutters, and flashings should sit beneath cladding or weatherboards where required, ensuring water is directed away from the structure.

Roof penetrations such as pipes, vents, skylights and chimneys are common points of vulnerability. These areas should be protected using appropriate Dektites, back-trays, diverters or flashing kits, depending on the penetration type. Rubber and metal components should sit flush, appear securely fixed, and be sealed carefully without excessive use of sealant. Penetrations should appear integrated into the roof rather than roughly cut or retrofitted.

PART 4

Works completed.

Where gutters have been replaced or modified as part of the works, they should appear straight, have a consistent fall, and be free from visible dents. Joints should be neat, droppers should sit level, and bracket spacing should look uniform. While internal gutter performance may not be immediately visible, the overall impression should be one of alignment, order and careful workmanship.

Finally, the overall presentation of both the roof and the site is important. No loose screws, metal shards or rubbish should be left behind. Metal swarf should be cleared from the roof surface and gutters to prevent rust staining and degradation of the paint and galvanisation over time. The finished roof should present as straight, tidy and professionally executed. While consumers are not expected to possess technical roofing expertise, assessing these visual cues helps identify whether the work appears to have been completed with the care and attention a new roof requires.

Roofbuddy helps by offering a comprehensive 69-point quality assurance assessment and reporting framework carried out by an independent LBP-qualified roofer.

Scan here to review the **Assessment Framework**

Scan here to review a **Sample Output Report.**

Consumers can review the assessment framework and sample output reports in advance. The purpose of the report is to provide both quantitative and qualitative feedback on the installation, confirm that Building Code requirements and industry best practice have been met, and give consumers confidence that the works have been completed correctly and in accordance with the quoted scope.

Scan here to learn more about **Roofbuddy Quality Assurance**

Rubbish, tidy up and removal of equipment and waste.

Once installation is complete, the property should be left clean, safe and free of all debris. Roofing works generate a surprising amount of waste, including old sheets, flashings, timber offcuts, packaging, rivet stems, screws, cuttings and metal shards or swarf. These items can be hazardous if left behind, particularly in gardens, driveways and other high-traffic areas. Installers should remove all old roofing material, bag loose waste, and ensure no sharp or rust-prone fragments remain on the ground where pets, children or vehicles could be affected.

Gutters are another important area to inspect. During installation, metal cuttings, screws and fixings commonly fall into guttering, and if left unattended they can rust quickly, stain the new roof or obstruct outlets. A proper final tidy includes clearing all gutters, blowing down roof surfaces, and confirming downpipes are free-flowing and unobstructed. The surrounding work area should also be carefully checked for loose screws, nails or rivets that could puncture tyres or cause injury days or weeks after completion. A magnetic sweeper can also be used to pickup any metal items off the ground during the job or after the works are completed.

All scaffolding, edge protection and site equipment should be removed promptly once the works have passed inspection. The removal of scaffolding generally marks the true completion of the project, and access ways should be reinstated, gardens left undamaged, and the site returned to a neat and usable condition. A well-presented site at handover is often a strong indicator that the service provider has taken pride in their workmanship and closed out the project professionally.

> **Roofbuddy helps by identifying any outstanding tidy-up or removal actions within the quality assurance report and setting clear expectations with service providers around waste removal, site presentation, and the safe and timely removal of scaffolding and equipment.**

PART 4

Works completed.

Final invoice and warranty documentation.

As a roofing project nears completion, it is common for the final invoice to arrive sooner than expected. Service providers are often keen to secure the final payment, so it should not be surprising if the invoice is issued before every last detail has been completed. Before paying the balance in full, it is important to confirm that all aspects of the job have been finished to a satisfactory standard, as outlined in the earlier sections of this guide. Where there are only minor outstanding items, it may be reasonable to make a partial or progress payment, provided enough funds are retained to fairly cover any incomplete work until those items are resolved.

Once final payment has been made, warranty documentation becomes the last critical step of the process. Manufacturer warranties are often issued only after installers submit completed job details, meaning this documentation typically arrives after payment has been received. While this is normal, it can sometimes be overlooked, so it is wise to set a reminder to follow up if the paperwork has not arrived within a reasonable timeframe. Consumers should ensure they receive both the manufacturer's material warranty and the service provider's workmanship warranty, and that these documents clearly state the scope of coverage, duration and any conditions attached. These warranties are essential if issues arise in the future, making it important to confirm they are accurate and aligned with the quoted specifications.

> Roofbuddy helps by supporting consumers through the completion, quality assurance and final invoicing stages where required. We also liaise with service providers and, where necessary, manufacturers to ensure warranty documentation is issued correctly and invoicing accurately reflects the quoted works.

PART 5

After sales care.

The purpose of this section is to set out recommendations and considerations relating to after sales care and workmanship warranties for issues that may arise after roofing works have been completed.

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PART 5

After sales care.

Workmanship warranty claims.

Workmanship warranties are provided by the service provider and typically range from 5 to 10 years, covering mechanical defects in the installation of the roof. This warranty is about how the roof was put together rather than the materials themselves. If the roof leaks, moves, creaks, or fails because it was installed incorrectly, that is usually a workmanship issue. If it fails because the steel, paint, or coating system has broken down prematurely, that is more likely to be a material or manufacturer warranty issue.

A good workmanship warranty should cover defects arising from faulty installation. Examples include incorrectly fixed sheets, inadequate screw patterns, poorly formed or positioned flashings, incorrect falls to gutters, missing or undersized back-trays to penetrations, sloppy detailing around chimneys and skylights, or other obvious deviations from industry best practice and the Building Code. These incidentally are the items most easily picked up in a robust quality assurance check, so that is a good measure to deal with these pre-emptively rather than reactively. If water is getting in where it should not, or parts of the roof assembly are coming loose under normal conditions, it is reasonable to expect this will be investigated under the workmanship warranty.

However, there are almost always exclusions and limitations that consumers should understand. Workmanship warranties do not usually cover damage caused by extreme weather events beyond normal design expectations, such as unusually high winds, falling trees, or debris impact. They will typically exclude any damage caused by third parties after the roof was installed, such as other trades walking on the roof, installing solar panels, air conditioning, aerials, chimneys, or any other penetrations that were not part of the original scope of work. General wear and tear, surface scratching from later foot traffic, or cosmetic changes that do not affect performance also tend to fall outside the scope of a workmanship warranty.

Maintenance obligations are another common exclusion. Most workmanship warranties require the roof to be reasonably maintained: gutters cleared, overhanging branches trimmed back, and cleaning undertaken in accordance with the material manufacturer's recommendations, particularly in coastal or corrosive environments. If the roof has been neglected, covered in debris, or used as storage or access in a way that was never intended, the service provider may argue that the warranty has been voided or significantly weakened. Likewise, modifications or repairs carried out by other tradesmen without the original installer's knowledge can complicate any claim, as it becomes difficult to clearly attribute responsibility.

There are also often limits on consequential losses. Many workmanship warranties will cover the cost of inspecting, repairing, or redoing the defective roofing work itself, but will expressly exclude liability for indirect or consequential damage such as interior water damage, mould, damaged contents, or alternative accommodation costs. Some providers may choose to contribute toward these costs as a gesture of goodwill or they may be covered under their public liability insurance coverage.

If you believe you have a workmanship issue, it is important to raise it promptly, document it clearly and give the service provider a fair opportunity to inspect and remedy the problem. Take dated photographs, note the circumstances in which the issue occurs (for example, during heavy wind-driven rain from a particular direction), and keep a record of all communication. In most cases the first and primary remedy available under a workmanship warranty is repair or remediation of the defective work, rather than a refund or replacement of the roof. The earlier you identify and report an issue, the easier and less contentious it is to resolve, and the more likely it is that the service provider will be able to stand behind their warranty without dispute.

> **Roofbuddy helps by leveraging its ongoing business relationship with service providers to ensure workmanship warranty claims are upheld promptly and satisfactorily. We aim to prevent the majority of potential warranty issues proactively by flagging action items during our Quality Assurance assessment and reporting process - the chances of a workmanship warranty issue after installation are dramatically reduced if a passed QA report has been issued by a third party LBP certified roofer.**

PART 5

After sales care.

Manufacturers warranty claims.

Manufacturer's warranties apply to the roofing materials themselves - primarily the steel substrate, galvanisation, and paint system rather than the installation. These warranties typically cover defects such as premature paint fade, chalking, peeling, corrosion, flaking, or perforation (rusting through the metal) within a specified time period. Depending on the product and environment, these warranties can range from 10 to 30+ years, and each steel supplier has its own conditions, exclusions and performance expectations.

Scan here to review a **Summary Overview of Warranty Timeframes** on page 2 and check with manufacturers themselves with regard to specific timeframes and warranty provisions.

The most common issues covered by material warranties relate to colour and coating performance. Over time, all painted steel will fade to some degree, but excessive or uneven fading, early chalking (the white powdery residue on the surface), or blistering may indicate a manufacturing or coating defect. Material warranties also typically cover corrosion-related failures such as premature rust spots, delamination, edge creep or perforation that occurs earlier than the product's design life. If any of these appear well before expected, the manufacturer may inspect the roof and determine whether the issue sits within the scope of their warranty obligations. Genuine failure of roofing materials is rare but not impossible.

Consumers should be aware of the long list of conditions attached to material warranties. Many claims are declined not because the material failed, but because the roof was installed outside of specification, maintained poorly, or exposed to environmental factors outside the warranty's intended use. For example, roofing near the ocean, industrial zones, geothermal activity, animal enclosures, or chemical emissions may require specific grades of steel or additional protective treatments. If a roofer has installed the wrong grade for the environment or failed to follow manufacturer guidelines, the warranty may be voided - even if the consumer wasn't aware of these requirements.

Maintenance is also a key component. Most manufacturers require periodic washing or cleaning, particularly on areas not naturally flushed by rain - such as soffits, underside laps, sheltered patio roofs, or wall cladding. If these areas accumulate salt, dirt or contaminants and are not cleaned in accordance with the maintenance schedule, warranty coverage may be denied. Evidence of unwashed areas, clogged gutters, built-up debris or lack of general care can significantly weaken a claim.

Modifications made after installation, such as adding solar panels, satellite dishes, heat pumps, cabling, or walkways, can also compromise the validity of a warranty if not installed correctly or if the roof is damaged in the process. Penetrations made without proper flashings or sealants, or tradespeople walking on soft areas of the roof and causing dents or scratches, often result in corrosion or paint breakdown that is not covered by the material warranty.

When making a claim, manufacturers will generally request photos, installation details, maintenance history, and sometimes even material samples for testing. Their first priority is to determine whether the issue is caused by a genuine manufacturing fault versus installation error, environmental exposure, or neglect. If the claim is accepted, remedies usually include supplying replacement materials, partial compensation based on age, or in rare cases, full replacement of the affected sheets. Labour costs, access equipment and repainting are often excluded, meaning the homeowner may still incur costs even with a valid claim.

As with workmanship warranties, prompt reporting, good documentation and clear evidence of maintenance play a critical role in achieving a successful material warranty outcome. Keeping a simple log of cleaning, inspections and any work carried out on the roof can significantly strengthen your position should a manufacturer's warranty claim ever be required. It's also imperative that you actually have a warranty document, so don't forget to collect this at the conclusion of the job.

> **Roofbuddy helps by advising consumers and in some cases negotiating on behalf of them with material manufacturers in the rare event of warranty claims.**

After sales care.

Timeframes to remedy post-completion issues.

When an issue arises after installation, it's natural to expect a quick resolution, but in practice the timeframe to investigate and remedy a roofing problem can be slower than consumers anticipate. In most cases, remedial work is unpaid for the service provider, which means it must be fitted around existing paid commitments. This often leads to delays in arranging site visits, especially during busy seasons or periods of sustained bad weather. Patience can be required even for relatively straightforward issues.

Some problems also require specific conditions before they can be properly diagnosed. Leak testing, for example, may only be conclusive during certain types of rainfall or wind direction. Likewise, manufacturers may need to undertake material testing, paint assessment or corrosion sampling before confirming whether a warranty applies. These steps introduce additional waiting periods, especially if samples or specialist assessors are involved.

Access can also be a limiting factor. If safe access is required such as scaffolding, edge protection or boom lifts, a remedy may be delayed until the appropriate equipment is available, remember this also incurs significant costs. Replacement materials, custom flashings or specialised components may also have manufacturing or delivery lead times, which can further extend the process.

Another factor slowing resolution is that responsibility is not always immediately clear. An issue may fall between workmanship, manufacturer and maintenance boundaries, requiring multiple parties to inspect, give opinions or rule out their involvement. Until the source of responsibility is determined, it is common for each party to proceed cautiously, which can add time to the diagnostic and remedial stages.

A helpful way to set expectations is to consider the waterproofing status of the home. If the property is not waterproof, actively leaking, this present water ingress and structural risk thus urgency should be high, and you are justified in being firm, persistent and demanding prompt attention and action. If the roof is still waterproof and the issue is cosmetic or non urgent in nature, you should be prepared to exercise more patience than feels ideal. While still important to remedy, these situations rarely justify immediate emergency intervention and may naturally fall behind critical or weather-dependent work already in progress.

> **Roofbuddy helps by leveraging its ongoing business relationships with service providers and manufacturers and ensuring that warranty obligations are upheld whenever appropriate. We provide impartial advice and guidance to consumers and service providers to ensure a fair and reasonable outcome is obtained in each instance.**

Conflicting incentives and accountability challenges.

When issues arise after roofing works have been completed, one of the biggest obstacles to timely resolution can be conflicting incentives between the parties involved. These incentives are not necessarily malicious, but they can materially slow progress, reduce urgency, or complicate responsibility.

From the service provider's perspective, remedial or warranty work is often unpaid and disruptive. It competes directly with revenue-generating work, requires re-mobilising teams and equipment, and can expose the business to further cost if responsibility is unclear. Even capable and well-intentioned operators may, in practice, deprioritise remedial work in favour of active projects that sustain cash flow. Running fulfillment businesses is difficult at the best of times, so these matters can bump down the priority list even for skilled operators.

After sales care.

Manufacturers face a different set of incentives. Their warranties are governed by strict technical conditions and performance thresholds, and their assessment process is designed to limit liability to genuine material defects only. Issues such as paint fade, chalking or corrosion may feel significant to a homeowner, yet still fall within allowable tolerances under the warranty wording. In other cases, claims can hinge on installation detail, maintenance history, environmental exposure or steel grade, making outcomes difficult to prove or disprove conclusively. This often results in cautious, slower decision-making rather than an immediate acceptance of responsibility and may not always result in the recourse consumers were expecting or demanding.

Responsibility can be further obscured by third-party damage or interference. Foot traffic from other trades, the later installation of solar panels or equipment, or general access to the roof after completion can all contribute to deterioration or leaks. These factors are frequently hard to definitively verify, leading all parties to proceed carefully and, at times, defensively.

Compounding this is the reality that not all warranty claims brought by consumers are valid or well-supported. Manufacturers and service providers routinely encounter exaggerated, incomplete or opportunistic claims, which over time can create a guarded or sceptical posture. While this does not justify inaction, it does help explain why even legitimate issues may be subjected to extended scrutiny.

Consumers sit in the middle of these competing interests. They usually want a practical, immediate solution rather than a determination of fault, but they lack the technical expertise, evidence and leverage required to push matters forward. Where incentives are misaligned and responsibility is unclear, issues can stall without effective coordination.

Recognising these dynamics helps set realistic expectations. Delays and reluctance are not always signs of bad faith, there may be many valid reasons why after-sales issues can be slower and more complex than consumers expect.

Roofbuddy helps by playing an active role in reducing the friction created by conflicting incentives and unclear responsibility. Because we maintain ongoing commercial relationships with service providers, remedial issues are not one-off conversations. Our ability to continue directing future work creates natural accountability and leverage that individual consumers typically do not have, helping ensure after-sales concerns are taken seriously and acted on rather than deferred.

We also provide consumers with impartial, technically informed guidance throughout the after-sales process. This includes helping assess whether an issue is likely to sit within workmanship, manufacturer or maintenance boundaries, and advising on the most effective and realistic pathway forward. By setting clear expectations early, we help avoid unnecessary escalation while still protecting the homeowner's interests.

Where responsibility is contested, Roofbuddy acts as a practical intermediary. We facilitate communication between consumers, service providers and manufacturers, helping translate concerns into the technical language required for meaningful assessment. Our involvement helps keep discussions focused on resolution rather than blame, and often shortens timeframes by preventing issues from stalling in uncertainty or silence.

We also bring industry relationships and technical knowledge to manufacturer warranty processes. Understanding how warranties are evaluated, what evidence is typically required, and where claims commonly fail allows us to support more credible submissions and reduce unnecessary back-and-forth. While we cannot guarantee outcomes, our involvement improves clarity, credibility and momentum in situations that are otherwise difficult for consumers to navigate alone.

PART 6

Disputes.

The purpose of this section is to set out recommendations and guidelines for navigating disagreements and disputes that may arise during the course of roofing works.

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Crisis management during roofing works.

When something goes wrong during re-roofing works - particularly water ingress and damage to the property - it's important to respond calmly and methodically. How the first 24 hours are handled often has a significant impact on the amount of damage and eventual outcome.

The first step should always be to contact the service provider directly and notify them of the issue as soon as possible. Most service providers can mobilise quickly to assess the situation and, where necessary, provide temporary waterproofing using tarpaulins or other protective measures. These interim solutions are common and effective and they are often used to stabilise a situation before permanent repairs are carried out.

Documenting the issue is also important. Take clear photographs and videos of any damage, water ingress, affected areas and weather conditions at the time, but do not place yourself at risk to obtain evidence. Under no circumstances should you attempt to climb onto a wet or slippery roof. Roofing surfaces are extremely hazardous when damp, and compounding a property damage issue with personal injury helps no one.

Inside the home, take reasonable steps to protect contents and finishes. Move valuable items away from affected areas, use containers to catch water if necessary, and minimise further damage where it can be done safely. Notifying your insurer early is also advisable, particularly if there is visible internal damage, as this ensures the event is logged and advice is available if a claim becomes necessary.

It's also important to maintain perspective. Water ingress does not automatically mean a service provider is incompetent or acting in bad faith. Roofing works are exposed to weather at all stages, and even the best-built roofs can infrequently leak under extreme or unusual wind-driven rain conditions. Some situations and weather events are genuinely beyond reasonable control, and the presence of an issue alone does not determine fault. Giving the service provider a fair opportunity to assess and respond appropriately is advisable, remember they will be extremely stressed too.

PART 6

Disputes.

Even the best service providers maintain public liability insurance and make claims from time to time, which is a normal and reasonable aspect of operating in a high-risk trade such as roofing. Handled correctly, most incidents can be stabilised quickly and resolved without causing serious damage to building materials or contents. Calm communication, clear evidence, and a focus on safety and protection are the foundations of effective crisis management.

> Roofbuddy supports consumers during crisis situations by providing calm, practical guidance and additional options when time and access matter. Because we work with multiple roofing and scaffolding providers, we can assist in mobilising alternate teams if the original service provider is temporarily unavailable or unable to respond promptly.

> We provide impartial advice to help consumers prioritise safety, stabilisation and damage prevention, while also helping frame issues clearly and constructively when engaging service providers or insurers. Our experience with roofing workflows, temporary waterproofing measures and insurance-driven repairs helps reduce uncertainty and avoid escalation at an already stressful time.

> By acting as an informed intermediary, Roofbuddy helps keep communication focused, proportional and solution-oriented, increasing the likelihood that issues are addressed quickly and fairly without unnecessary dispute.

Insurance claims and pathways.

Where damage occurs during roofing works, insurance is often the appropriate mechanism for resolving losses in a structured and fair way. Several different insurance policies may be relevant, depending on the circumstances, and understanding how they interact helps reduce confusion and delay.

Public liability insurance applies where a service provider causes damage to the property, neighbouring property, or contents through any direct actions. This might include accidental water damage, physical damage during installation or any other related incidents. Once notified, the insurer will typically investigate the claim, assess liability, and determine whether the policy responds. This process can take time, as insurers are required to establish causation and responsibility before approving a payout. Public liability policies usually include an excess of between $1000-$2000, which is payable by the service provider, not the homeowner. Outcomes can range from direct repair of damage, reimbursement of costs, or insurer-managed remediation, depending on the policy and the nature of the loss.

Contract works insurance is designed to cover loss, theft or damage to the works or the property while the job is underway, not caused by the service provider. This policy usually responds to events such as storm damage, fire, vandalism or accidental damage during the process, regardless of fault. Where contract work insurance is in place, it can be a faster and more straightforward pathway for addressing damage to unfinished roofing works, as it avoids the need to establish negligence. Responsibility for holding and paying for this insurance is with the homeowner and this is covered extensively in part 1 - section 7 above.

If neither public liability nor contract works insurance becomes operative, consumers may still be able to rely on their **Home and Contents Insurance**. While often considered a last resort, lodging a claim with your own insurer can be an effective way to progress matters. Home insurers have established recovery rights and will often pursue the responsible party or their insurer on the homeowner's behalf. This can shift the burden of dispute, evidence gathering and negotiation away from the homeowner, while still ensuring urgent damage is addressed promptly.

PART 6

Disputes.

Each pathway has different timelines and evidentiary requirements, and it is not uncommon for insurers to take weeks or months to reach a final determination. Early notification, clear documentation and a cooperative approach across all parties materially improves the likelihood of a smooth and timely outcome. Understanding which policy is best suited to the situation and when to activate it can significantly reduce stress during what is already a disruptive event.

> **Roofbuddy helps in insurance-related matters by providing guidance and support. We help consumers understand which type of insurance is likely to apply in a given situation, what information insurers typically require, and the order in which different policies are best approached. This includes explaining the practical differences between public liability, contract works, and home and contents insurance, and advising on when it may be appropriate to involve each.**

Service provider defaults on obligations.

In some cases, disputes arise not from workmanship or weather events, but because a service provider defaults on their obligations entirely. This typically presents in one of two ways.

The first is a default on quoted obligations, where a service provider simply stops progressing the job. Works may be delayed indefinitely, partially completed, or never commenced at all, often accompanied by a breakdown in communication. Phone calls go unanswered, messages are not returned, and timelines drift with little explanation. While this can sometimes be temporary, prolonged lack of engagement is a strong indicator that intervention may be required. This can be due to a number of factors including personal circumstances, difficulties on other jobs, deterioration of key staff or contractor relationships or technical difficulties on the job itself that the service provider lacks the capabilities to overcome.

The second scenario is financial failure, where the service provider no longer has the resources to continue. This may be due to poor cash flow, unexpected losses or wider business difficulties. In these situations, the provider may be willing but unable to finish the work, fund materials, pay subcontractors, or return to site. Financial distress often presents quietly at first and can escalate quickly, leaving jobs unfinished and consumers exposed.

Both types of default frequently involve extended periods of silence and uncertainty, with works stalled either before commencement or partway through the project. Once communication has deteriorated significantly, recovery becomes more difficult and time-sensitive decisions are often required to prevent further risk or loss.

This is why adhering to an appropriate deposit and payment structure is critical. Deposits should align closely with measurable milestones, and wherever possible, materials should be ordered, delivered or allocated promptly once paid for. As outlined earlier in this guide, ensuring funds are tied to tangible progress, particularly the procurement of materials, reduces exposure if a service provider later defaults. While no structure eliminates risk entirely, disciplined payment staging significantly limits the impact of non-performance and preserves options should the job need to be reassigned or completed by another party.

> **Roofbuddy helps reduce the risk and impact of service provider default by setting expectations early and intervening when warning signs emerge. Through ongoing communication with service providers, we are often able to identify delays or disengagement earlier than a homeowner might recognise on their own. Where a breakdown does occur, we assist by clarifying the situation, re-establishing communication where possible, and advising consumers on the most appropriate next steps.**

PART 6

Disputes.

Transacting on the Roofbuddy marketplace, provided a QA check has been booked and Eligible Customer's Obligations have been met, our robust customer warranties ensure consumers receive the quoted work completed at the quoted price or their funds returned. This is an extremely powerful protection in favour of consumers against service providers defaulting on quoted obligations.

Scan here to review
Roofbuddy Customer Warranties.

If continuation with the original provider is no longer feasible, we help assess what has been completed, what remains outstanding, and how best to transition the work to an alternative provider with minimal disruption or loss and facilitate the handover process entirely. We enter into a deed of assignment with consumers to assign the quoted obligations to ourselves, then facilitate the completion of works via other service providers in our network at no further cost to consumers than quoted in the first instance by the defaulting service provider.

Roofbuddy has activated these protections in favour of consumers more than 50 times over 4500 transactions in the last 3 years, these events are rare but occur routinely - this is arguably the most critical factor in choosing to transact consumers purchase through the Roofbuddy marketplace.

Rights of remedy.

Service providers have contractual protections that allow for rights of remedy, this prevents consumers immediately and unilaterally cancelling contracts before appropriate timeframe and access have been allowed to installers to fulfill their quoted obligations. This means that if something goes wrong, the service provider is generally entitled to be notified of the issue and given a reasonable opportunity to inspect, respond and put matters right, fulfilling their quoted obligations and making a payment claim before the homeowner takes further action. Recognising and respecting these rights is important, as acting too quickly or unilaterally will trigger recourse in service providers favour.

What constitutes a reasonable timeframe depends on the circumstances. Urgent issues such as active water ingress or safety concerns justify faster response expectations, while non-urgent or cosmetic matters may reasonably take longer. Where an issue remains unresolved, it is appropriate to set clear, written deadlines that reflect the seriousness of the problem, the practical ability to attend site, and any constraints such as weather or access.

If a service provider fails to respond, fails to attend, or fails to take reasonable steps to remedy the issue within those timeframes, their rights of remedy may be forfeited. Prolonged inaction or continued failure to engage can, in some circumstances, entitle the consumers to cancel the contract and seek alternative solutions. However, this is an area where careful documentation and measured communication is critical.

Throughout any dispute, it's important to remain calm, concise and professional. All communication should be in writing, with clear descriptions of the issue, the impact, and the resolution sought. Photographs and videos should be taken regularly and dated, as they often become essential evidence if matters escalate to the disputes tribunal. Maintaining a clear evidentiary trail reduces ambiguity and protects both parties.

PART 6

Disputes.

Consumers should continue to adhere to the deposit and payment tranches set out in the contract, withholding only what is reasonable and proportionate to the unresolved issue. Avoiding overpayment preserves leverage, while continuing to meet agreed obligations where appropriate helps demonstrate good faith if the dispute later progresses to insurance, mediation or formal resolution via the tribunal.

Roofbuddy helps consumers navigate rights of remedy by promoting a structured, fair and proportionate approach when issues arise. We assist by helping consumers understand when a service provider is entitled to time and access to remedy an issue, and when prolonged inaction or non-engagement reasonably justifies escalation or alternative action.

We facilitate clear, written communication by helping consumers articulate issues concisely, set appropriate deadlines, and document matters in a way that aligns with contractual and tribunal expectations. This includes guidance on what constitutes reasonable timeframes given the nature of the issue, weather constraints, access requirements and site conditions.

Where disputes develop, Roofbuddy helps maintain balance by encouraging consumers to continue meeting their own contractual obligations while withholding only what is proportionate to unresolved work. This helps preserve leverage without undermining good-faith behaviour should the matter later involve insurers, mediators or the Disputes Tribunal.

By providing impartial guidance and process discipline, Roofbuddy helps reduce emotional decision-making, avoid premature cancellation, and protect consumers from unintentionally weakening their position while still ensuring that service providers are held accountable to their quoted obligations.

Involving a lawyer.

In most consumer disputes with service providers, involving a lawyer at any stage should be unnecessary. The Disputes Tribunal is specifically designed to resolve these matters quickly, informally and strictly without legal representation, and legal fees incurred prior to a hearing are generally not recoverable through Tribunal awards. This means consumers can spend a significant amount on legal advice without improving their eventual outcome and those costs are not recoverable.

Lawyers also operate under different incentives. Their role is to manage legal risk and provide formal advice, which often results in time being spent drafting letters, reviewing correspondence and setting out legal positions. While these steps may occasionally prompt a response from the other party, they frequently add cost without materially advancing resolution and are not required in the large majority of disputes.

Where consumers are clear, structured and confident in their approach - documenting issues, setting reasonable deadlines, allowing rights of remedy, and communicating in writing - the escalation pathway is usually straightforward. If informal resolution fails, progressing directly to the Disputes Tribunal is often more effective than incurring legal costs that cannot be recovered.

This is not to say legal advice has no place. In complex matters involving large sums, multiple parties or commercial contracts, independent legal advice may be appropriate. However, for most consumer disputes arising from roofing works, a calm, evidence-based process followed by Tribunal escalation where necessary is typically faster, cheaper and proportionate.

> **Roofbuddy helps reduce the need for legal involvement by providing consumers with informed, practical guidance and a clear escalation framework that reflects how disputes are typically resolved in the roofing industry. By assisting consumers to communicate issues clearly, document matters properly, and follow proportionate processes, we often remove the uncertainty that leads to unnecessary legal posturing.**

Disputes.

> Where appropriate, Roofbuddy also leverages its ongoing relationships with service providers to encourage responsiveness and accountability. This often helps move disputes toward resolution more efficiently, avoiding legal costs that are generally unrecoverable through the Disputes Tribunal while still ensuring consumers' positions are protected.

Third party evidentiary reports.

Independent third-party reports are often the most important evidence relied upon in a Disputes Tribunal hearing. Along with testimony from the report author (if required), these reports typically form the primary factual basis on which mediators assess workmanship, compliance and reasonable remediation. Clear, credible reporting materially influences dispute outcomes.

It is important to understand that the cost of obtaining an evidentiary report is generally not recoverable through the Disputes Tribunal, even if the claim is successful. For this reason, reports should only be commissioned where they are likely to meaningfully assist resolution or where a dispute has clearly progressed beyond informal resolution between the parties.

Report authors must be appropriately qualified. At a minimum, they should be an experienced, independent qualified roofer holding an active LBP licence in the relevant licence class. Membership of RANZ (Roofing Association of New Zealand) or equivalent industry bodies further strengthens credibility. The Tribunal places considerable weight on qualifications, experience and perceived independence when assessing technical evidence.

Reports should be fair, balanced and technically reasoned, not advocacy documents. Mediators are practical and sensible, and they will discount reports that appear exaggerated, one-sided or emotive. A well-prepared report should clearly set out the current condition of the roof with comprehensive photographic evidence, identify any areas that fall short of reasonable or contractual standards, and explain what is required to bring the work to a state where the service provider's obligations have been met. It should avoid speculation, absolutes or assumptions not supported by observable evidence.

Consumers should also be cautious about relying on reports generated for free or prepared by service providers who are also quoting for the remedial work. These arrangements can create a conflict of interest and often result in inflated scopes or costings that appear opportunistic rather than objective. Such reports are frequently scrutinised closely and may be given little weight by the Tribunal or in fact favour of the service provider.

When used appropriately, a properly prepared third-party report can clarify issues, narrow points in dispute and support fair resolution. When used poorly, it can undermine credibility and complicate proceedings unnecessarily.

> **Roofbuddy assists consumers by providing independent, objective reporting where required, at no cost. Where appropriate, we can prepare third-party condition reports authored by qualified professionals, focused on the factual state of the roof and the works required to meet the service provider's contractual obligations, rather than advocating for a particular outcome.**

> **Where disputes progress to the Disputes Tribunal, Roofbuddy can also attend hearings as an independent witness when requested, again at no cost to the consumer. Our role in these situations is to provide clear, technically informed evidence and context to assist the mediator's understanding, helping ensure matters are assessed fairly and proportionately rather than on competing assertions alone.**

Disputes Tribunal process and expectations.

The Disputes Tribunal is the primary forum for resolving consumer disputes with service providers where resolution cannot be reached informally. It is designed to be accessible, fair and proportionate, strictly without legal representation for either party. Many consumers are unaware of just how much protection New Zealand law already provides, and the Tribunal is the mechanism through which those rights are most effectively enforced.

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Disputes.

The Disputes Tribunal hears matters up to $30,000 and submission cost is based on the amount claimed;

- Less than $2000 the fee is $61
- From $2000-$4999 the fee is $121
- From $5000-$30,000 the fee is $243

This filing fee is not recoverable, regardless of the outcome. For this reason, applications should be well-prepared, focused and proportionate to the amount in dispute.

When determining the amount of your claim, it's important to remain realistic and avoid seeking betterment. The Tribunal will not award compensation that puts a consumer in a better position than they would have been in if the contract had been performed properly. Claims for discretionary improvements, inconvenience, legal fees, application costs or other ancillary expenses are generally not considered. The objective of the Tribunal is to place the consumer in the position they should reasonably have been in under the contract - no more and no less - and claims overreaching this principle can undermine credibility and weaken an otherwise robust claim. It's tempting to overreach but avoid this if possible.

Applications should be kept simple and tightly framed. The Tribunal is not a forum for exhaustive legal argument or sprawling documentation. In practice, less is often more. The most important evidence is the independent third-party report discussed earlier in this guide, supported where necessary by testimony from the report author. Mediators are not roofing experts and will rely almost entirely on qualified, independent evidence to understand what has gone wrong and what is required to remedy it.

Hearings are typically scheduled for around two hours, and all parties are given time to explain their position and respond to the other side. Consumers should remain patient, avoid interrupting the mediator, and refrain from arguing directly with the service provider. Confrontational behaviour or repeated interruption tends to slow proceedings and can detract from the substance of the case or lead to an adjournment.

Timeframes from application to hearing are commonly two to four months, though this can vary by location. Adjournments may occur if additional evidence is required or if time runs out, and this can reset the process and extend resolution considerably. For this reason, it is strongly advisable to attend the first hearing fully prepared, with all key evidence and witnesses organised in advance.

At the conclusion of the hearing, mediators will often summarise the position clearly and may indicate how they are likely to rule if a formal decision is required. Parties are commonly given an opportunity at this point to reach an agreement without a binding decision being issued. This can often be the most efficient and pragmatic outcome and the mediator will formalise this into a binding agreement if a resolution is reached this way. Consumers should arrive at the hearing with a clear understanding of what outcomes they would accept, what they would not, and where compromise may be preferable to a formal ruling.

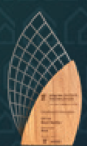
The Tribunal is not a punishing arena, nor is it a legal trap. It exists to balance competing positions fairly, based on the evidence presented and the protections already afforded to consumers under New Zealand law. When approached with preparation, discipline and realism, it is an effective and enforceable pathway to accountability.

> **Roofbuddy helps make Disputes Tribunal hearings extremely rare by assisting consumers and service providers to resolve matters directly in the role of an impartial mediator. By mediating discussions, clarifying positions and helping align expectations early, many disputes are resolved before formal escalation becomes necessary.**

> **Where a Tribunal hearing does proceed, Roofbuddy continues to support consumers by providing independent reporting and objective evidence, and by attending hearings as a witness where required. Our involvement helps ensure the Tribunal is presented with clear, technically informed information, allowing issues to be assessed fairly and efficiently.**

Roofbuddy's awards and accolades.

2degrees Auckland Business Awards
powered by Auckland Business Chamber



2024 Winner
Excellence in Innovation award.

2024 Winner
Supreme Business Excellence award.

2024 Winner
Best of the Best, Excellence in Innovation award.

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