

Roof Replacement Cost Texas: Why the Highest Quote and the Lowest Quote Are Both Wrong

Roof replacement cost Texas: the highest quote carried \$9,433 in overhead. The lowest carried no license, no insurance, no permit. RoofDirectSA.com.

SAN ANTONIO, TX, UNITED STATES, August 11, 2026 /EINPresswire.com/ -- Roof replacement cost in Texas can go wrong in two directions. One San Antonio homeowner signed a \$23,590.46 roofing contract that carried \$9,433 in overhead. Another was offered a bid \$1,500 cheaper by a contractor with no license, no insurance, and no permit. Both were the wrong price, for opposite reasons.

THREE QUOTES. TWO PROBLEMS.

THE HIGHEST QUOTE	 ROOF DIRECT SAN ANTONIO	THE LOWEST QUOTE
\$23,590 · Class 4 · licensed, insured, permitted ✗ \$9,433 of overhead	\$14,157 · Class 4 · licensed, insured, permitted, warranty registered ✓ neither problem	\$1,500 less ✗ no license, no insurance, no permit, no transferable warranty
One quote overcharges you \$9,433. The other saves you \$1,500 by leaving out the license, the insurance, and the permit.		
Roof Direct San Antonio RoofDirectSA.com Since 2009		

Roof replacement cost comparison in Texas. The highest quote carried \$9,433 in overhead. The lowest came in \$1,500 cheaper with no license, no insurance and no permit. Based on 2026 signed San Antonio contracts.

Roof Direct San Antonio (RoofDirectSA.com), a locally owned company serving the San Antonio metro area since 2009 with prices 40–50% below premium roofers, replaced both roofs and documented both quotes. The pattern it found is that a homeowner overpays in one of two ways: for overhead the roof never sees, or for documentation the roof never gets.

"On a large, complex roof on the north side of San Antonio, the full difference between our price and an unlicensed contractor's price was \$1,500," said Daniel Cabrera, founder of Roof Direct San Antonio. "That \$1,500 bought a city-registered license backed by an FBI background check, \$1 million per occurrence and \$1 million aggregate in liability coverage, a permit pulled with the city, and a manufacturer warranty the next buyer can inherit."

How Much Does Roof Replacement Cost in Texas?

Less than most homeowners are quoted, and more than the cheapest bid they will receive.

A San Antonio homeowner named Shane signed a \$23,590.46 contract with a large television-advertising roofing company for a Class 4 impact-rated roof in June 2026. The next day, he found Roof Direct San Antonio, canceled within the Texas three-business-day cancellation window, and



A contractor who won't pull a \$25 permit hasn't passed an FBI background check or filed a liability certificate with the city. The permit is cheap. What it stands for is not."

Daniel Cabrera, Founder, Roof Direct San Antonio

had the same Class 4 impact rating installed for \$14,157. The difference: \$9,433.

That \$9,433 paid for commissioned salespeople, showrooms, and television advertising. It did not buy better materials, a longer warranty, or a higher impact rating. The shingle class was the same. The only difference was the business model behind the price.

The opposite failure is easier to miss. On a separate job on the north side of San Antonio, a homeowner preparing to sell his house received a competing bid from a contractor

who carried no license, no insurance, and would not pull a permit. That bid came in \$1,500 below Roof Direct San Antonio's price on a large and complex roof.

The two numbers point in opposite directions. The \$9,433 is overhead a homeowner can stop paying with no consequence at all. The \$1,500 is a license, liability insurance, a city permit, and a transferable warranty — four things that cost almost nothing to include and are impossible to add back later.

Do Roofers Need a License in Texas?

Texas has no statewide roofing license. The Texas Department of Licensing and Regulation does not administer licensure for roofing contractors, and anyone in Texas can legally call themselves a roofer without state credentials. The Roofing Contractors Association of Texas offers a voluntary licensing program requiring experience, insurance, and exams, but participation is not required by law.

The weight falls on local jurisdictions. San Antonio requires a Home Improvement Contractor registration through its Department of Development Services, and that registration is where the real vetting happens. To register, a contractor must submit an official FBI criminal history record dated within 30 days of application, file a Certificate of Liability Insurance with the City of San Antonio named as certificate holder, and make sworn disclosures of any felony or misdemeanor involving fraud, theft, or building code violations.

The city's minimum insurance requirements are \$300,000 per occurrence and \$600,000 aggregate. Roof Direct San Antonio carries \$1 million per occurrence and \$1 million aggregate in general liability coverage, plus workers' compensation. That is 3.3 times the required per-occurrence coverage and 1.67 times the required aggregate.

Roof Direct San Antonio holds City of San Antonio Home Improvement Contractor License #HIC-26-00245. Homeowners comparing a [licensed roofing contractor in San Antonio](#) can verify the

registration, insurance, and permitting process before signing.

"A contractor who won't pull a \$25 permit hasn't passed an FBI background check or filed a liability certificate with the city," Cabrera said. "The permit is cheap. What it stands for is not."

What Happens If Your Roof Was Replaced Without a Permit?

San Antonio requires a city permit for residential re-roofing, and the fee is \$25. Working without one can draw fines of \$300 to \$1,000 and a work stoppage order. Roof Direct San Antonio pulls a permit on every job inside San Antonio city limits.

The permit's real value shows up after the job is finished. Underwriting guidelines used by some Texas homeowners carriers default a roof's age to the age of the dwelling. To qualify a roof for a more recent age, it must have been totally replaced by a qualified contractor, licensed where required. A dated municipal permit naming a licensed contractor of record is among the strongest accepted proofs of replacement date, and city permit portals are publicly searchable by address at no cost.

Under those same guidelines, roofs older than 15 years can be ineligible where windstorm coverage is included, or acceptable only at actual cash value subject to underwriting approval. A brand-new roof with no permit record can be underwritten as though it were as old as the house.

"In my experience, the permit is what proves to an insurance company that the roof was actually replaced, and when," Cabrera said. "Without that record, a homeowner can end up insured as though the old roof is still up there. A \$25 permit is the cheapest insurance document a homeowner will ever buy."

At resale, the exposure compounds. The Texas Seller's Disclosure Notice (TREC form) requires sellers to disclose improvements made without required permits. Undisclosed unpermitted work exposes the seller to breach of contract, fraud, negligent misrepresentation, and Texas Deceptive Trade Practices Act claims carrying up to three times actual damages plus attorney's fees for knowing violations.

The homeowner on the north side of San Antonio who chose Roof Direct San Antonio over the unlicensed bid was preparing to sell. For \$1,500, the unlicensed contractor would have left him with no municipal record of the replacement date, no licensed contractor of record, no transferable warranty, and an affirmative disclosure obligation on the TREC form.

Does a Roof Warranty Transfer to the Next Owner?

Owens Corning shingle warranties are transferable one time to a new homeowner for a \$100 fee within 60 days of the real estate transfer. Workmanship coverage, which protects against

installation error rather than product defect, is available only under Preferred Protection and Platinum Protection warranties. Those warranties require installation by an Owens Corning certified or preferred contractor.

Roof Direct San Antonio is an Owens Corning Preferred Contractor. A contractor without that designation cannot register a workmanship warranty, which means there is nothing for the next buyer to inherit.

"Shane saved \$9,433 and his insurance premium dropped the same year because of the Class 4 impact rating," Cabrera said. "Most homeowners think roof replacement cost is the check they write on installation day. It is also the insurance premium they pay at every renewal after that, and the permit record the next buyer's lender will pull up for free."

[Roof Direct San Antonio published both signed contracts](#) in redacted form, with the homeowner's written permission, alongside his video testimonial and the full timeline.

What Should You Ask a Roofer Before You Sign?

Four questions separate a documented contractor from an undocumented one. Ask for the contractor's city registration number. Ask for a certificate of insurance naming you as certificate holder. Confirm the contractor will pull the permit in their name. And ask whether the manufacturer warranty, including workmanship coverage, will be registered and transferable.

Any licensed and insured roofer in San Antonio can answer all four without hesitation. The answers are public record, and confirming them takes minutes.

Homeowners anywhere in the San Antonio metro area can see their exact roof replacement cost in under two minutes at [RoofDirectSA.com](#), with no appointment required. [Roof Direct San Antonio reviews](#) include video testimonials from homeowners who compared multiple quotes before choosing.

Roof Direct San Antonio serves homeowners across the San Antonio metropolitan area including Stone Oak, Alamo Heights, Helotes, Boerne, New Braunfels, Schertz, Cibolo, Seguin, Converse, Live Oak, Bulverde, and Shavano Park.

About Roof Direct San Antonio

Roof Direct San Antonio is a locally owned roof replacement company based in San Antonio, Texas, specializing exclusively in residential roof replacement with instant online pricing and Owens Corning products. Homeowners see their exact price in under two minutes — no appointment, no salesperson, no home visit required. The company charges 40–50% less than premium San Antonio roofers by operating without commissioned salespeople, showrooms, or TV advertising. Roof Direct San Antonio has served the San Antonio metro area since 2009,

working with the same installation crew across Bexar, Comal, Guadalupe, Kendall, and Atascosa counties. For more information or an instant estimate, visit [RoofDirectSA.com](https://www.RoofDirectSA.com) or call (210) 848-6538.

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