



FREE HOMEOWNER GUIDE • 2026 EDITION

PAYING FOR A ROOF, EXPLAINED

Cash, financing or insurance: how each one works, what a soft credit check really means, and the questions to ask before you sign for a loan.

[859] 420-7382 nobigdealwithjoedeal.com

GREATER CINCINNATI & NORTHERN KENTUCKY

SECTION 01

THREE WAYS TO PAY

Most homeowners pay for a roof one of three ways: cash, a loan, or an insurance claim when there's covered storm damage. Plenty use two of them together. Here's how each one works, without the fine print hiding anything.

	How it works	Good to know
Cash or check	You pay from savings, on the schedule in your contract.	Simple, no interest. Keep enough set aside for emergencies.
Financing	A lender pays for the work and you repay the lender over time, with interest.	Your rate and terms come from the lender, based on your credit.
Insurance	If there's covered storm damage, your insurer pays its share under your policy.	The deductible is always yours to pay. Whether insurance covers it depends on your policy and the damage.

My price is the same however you pay. I don't add anything to a job for financing, and I don't get a cut of your loan.

SECTION 02

HOW FINANCING WORKS WITH US

I'M A ROOFER, NOT A LENDER

I don't approve loans, set rates or make credit decisions, and I can't change any of them for you. Financing runs through Acorn Finance, a lending marketplace: you fill out one short application, and lenders in its network show you offers they'd actually make. You compare them side by side, pick one, or walk away.

SOFT PULL FIRST, HARD PULL ONLY IF YOU GO AHEAD

- **Pre-qualifying** uses a soft credit pull. It lets lenders show you offers, and it doesn't affect your credit score.
- **A hard pull** happens only if you choose an offer and complete that lender's full application, the same as with any loan.

So looking costs you nothing. You can check, think about it for a couple of weeks, and check again.

WHY THERE'S NO RATE IN THIS GUIDE

Rates and terms depend on your credit and on the lender you pick. Any ad that prints one rate for everybody is showing a best case, not your offer. That's why I won't quote you a rate or a monthly payment: I don't have one to give. The offers you see after pre-qualifying are the real numbers.

THE STEPS

- 01 Get a written estimate** from your inspection, so you know the real price of the job.
- 02 Pre-qualify** through the marketplace. Soft pull only.
- 03 Compare the offers:** the rate, the full cost of the loan and your estimated payment, side by side.
- 04 Choose one, or don't.** No obligation either way.
- 05 The work gets done,** the lender pays for it as agreed in your loan, and you repay the lender.

SECTION 03

QUESTIONS TO ASK ANY LENDER

- ☐ What's the annual percentage rate (APR), and is it fixed or variable?
- ☐ What's the total I'll repay over the life of the loan?
- ☐ Is there a penalty for paying it off early?
- ☐ Are there origination or other fees, and are they included in the APR?

- ☐ If there's a promotional period, what happens when it ends? With "deferred interest" offers, interest can be charged back to day one if the balance isn't paid in full in time.
- ☐ When is the first payment due?
- ☐ Is the loan secured by my home, or unsecured?

⚠️ HEADS UP Read before you sign

Compare the full cost, not just the payment. A smaller payment over a longer time usually costs more in total.

SECTION 04

WHEN FINANCING MAKES SENSE, AND WHEN IT DOESN'T

IT CAN MAKE SENSE WHEN

- **The roof can't wait.** An active leak keeps causing damage inside, and waiting to save up can cost more in the end.
- **You want to keep your emergency fund.** Spreading the cost so your savings stay intact is a reasonable choice.
- **There's a deductible to cover on an insurance claim.** The deductible is yours to pay, always. No contractor can legally waive or absorb it. Financing it can be better than draining your savings.

I'LL TELL YOU NOT TO WHEN

- A repair really fixes the problem. If a few hundred dollars of repair solves it, I'll quote the repair.
- The offers you get don't fit your budget. A roof loan you can't comfortably repay isn't a fix.

SECTION 05

INSURANCE AND FINANCING TOGETHER

If you have covered storm damage, your insurer pays its share under your policy and you pay the deductible. Some homeowners use financing for the deductible or for upgrades the policy doesn't cover, like a better shingle. Whether insurance covers it depends on your policy and the damage. I'll tell you honestly if it's worth a claim. Our free [storm-claim guide](#) walks through the claim side step by step.

**KENTUCKY RULE Kentucky insurance jobs**

On our Kentucky insurance jobs, nothing is due at signing. Your deductible and the insurer's first payment are due after the insurer's written decision and the five-business-day cancellation window.

SECTION 06

NEXT STEP

Start with a free inspection and a written estimate at nobigdealwithjoedeal.com/inspect, or get a ballpark first with the instant estimate at nobigdealwithjoedeal.com/estimate. When you're ready to see financing offers, the pre-qualification link is on our financing page at nobigdealwithjoedeal.com/services/financing. Questions? Call or text me at (859) 420-7382.

Joe Deal, No Big Deal Home Solutions

READY WHEN YOU ARE

BOOK YOUR INSPECTION

Joe is on every roof, with no salespeople. He replies within 24 hours, usually the same day.



Free, photos included



45-60 minutes



Written report: \$150

CALL OR TEXT JOE

(859) 420-7382

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GAF CERTIFIED • TAMKO PRO GOLD • IKO ROOFPRO ADVANTAGE • FULLY INSURED



SCAN TO BOOK



SERIOUSLY.