

Three Bid Desk

Bid Leveling Report: Low-Slope Roof Replacement

Client: Example Bay Towers Condominium Association, Inc. (*fictional*) · 12 stories, 96 units, built 1994 · Broward County (High-Velocity Hurricane Zone)

Project: Full tear-off and replacement of a ~18,500 sq ft (185 squares) low-slope roof over a concrete deck, with 6 rooftop AC condensing units · **Reserve budget:** \$450,000

Bids received: 3 (Example Roofer A, B, C) · **Documents reviewed:** 3 proposals, 3 COIs, the association's 2-page scope letter dated 09/15/2026 (example)

1. Executive summary

EXAMPLE ROOFER A \$412,000 Leveled: \$436,500 – \$446,000	EXAMPLE ROOFER B · LOWEST BID \$338,500 Leveled: \$416,500 – \$446,000	EXAMPLE ROOFER C · RECOMMENDED \$447,900 Leveled: \$447,900 (full scope)
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Bottom line (example): The bids span \$109,400 as submitted, but they are not bids on the same job. Once the missing items are priced back in, **all three fall within about \$31K of each other (\$416K–\$448K)**. Roofer B's low price comes mostly from excluded scope (tapered insulation, permits, drains, deck repair, AC and lightning-protection work) and a weaker warranty. B also asks for a **50% deposit** and shows **only a workers' comp officer exemption**. We recommend **Example Roofer C** as best value: it is the only complete bid, with a fixed price, the best warranty and payment terms, and the strongest insurance. **Roofer A is a close alternate** if it prices the missing items below about \$25K and removes its material-escalation clause.

2. Normalized scope comparison

✓ Included · ✗ Excluded · ? Unclear / allowance · baseline = the association's scope letter

Scope item	Example Roofer A	Example Roofer B	Example Roofer C
Tear-off to deck and disposal	✓	✓	✓
Tapered polyiso insulation (¼"/ft to drains)	✓	✗ "Reuse existing slope"	✓
2-ply SBS modified bitumen, HVHZ product approval (NOA) cited	✓ NOA # listed	? System named, no NOA #	✓ NOA # listed
Wind-uplift calculations by contractor's engineer	✓	? Not mentioned	✓
Edge metal / coping replacement	✓	✓	✓
Roof drains (8): full replacement	? Retrofit drain inserts only	✗	✓

Concrete deck repair	? \$8,000 allowance, then \$22/sf	? "T&M": no allowance or unit price	✓ \$15,000 allowance, then \$20/sf
Rooftop AC units: disconnect, raise, reconnect (licensed mechanical)	✗ "By others"	✗ "By owner"	✓ Licensed mech. sub named
Lightning protection: remove, reinstall, recertify	✗	✗	✓
Building permit and fees	✓	✗ "Permit fees by owner"	✓
Crane, hoisting, dumpsters, site protection	✓	✓	✓
Manufacturer warranty	20-yr NDL	10-yr system (not NDL)	20-yr NDL
Contractor workmanship warranty	5 yr	2 yr	10 yr
Schedule (after permit)	10 weeks	8 weeks	12 weeks
Payment terms	30% deposit, then progress	50% deposit, 50% at completion	10% deposit, progress, 10% retainage
Price basis / validity	Material escalation clause; 30 days	Fixed; 15 days	Fixed; 60 days

NDL = "no dollar limit" manufacturer warranty, which covers both materials and labor. A non-NDL system warranty is usually prorated or capped. Confirm the exact warranty terms on the manufacturer's form.

3. Leveled price: bringing every bid to the same scope

Each excluded or unclear item is added back at an **estimated range** (example South Florida planning ranges) so the bids can be compared on equal footing. **These are estimates, not quotes.** Ask each bidder to price the gaps in writing (see section 6).

Adjustment (to reach baseline scope)	Roofer A	Roofer B	Roofer C
Bid as submitted	\$412,000	\$338,500	\$447,900
Tapered insulation	n/a	\$28,000 – \$38,000	n/a
Permit and fees	n/a	\$6,000 – \$9,000	n/a
Drains: full replacement (A: upgrade from inserts)	\$4,000 – \$6,000	\$9,000 – \$13,000	n/a
Deck repair allowance to \$15,000 parity	\$7,000	\$15,000	n/a
AC disconnect / raise / reconnect (licensed mechanical)	\$9,000 – \$14,000	\$9,000 – \$14,000	n/a
Lightning protection remove / reinstall / recertify	\$4,500 – \$7,000	\$4,500 – \$7,000	n/a
Warranty upgrade to 20-yr NDL	n/a	\$5,000 – \$9,000	n/a
Wind-uplift engineering	n/a	\$1,500 – \$2,500	n/a
Total adjustments	\$24,500 – \$34,000	\$78,000 – \$107,500	\$0
Leveled price range	\$436,500 – \$446,000	\$416,500 – \$446,000	\$447,900

vs. \$450,000 reserve budget

Within budget

Within budget

Within budget (\$2,100 margin)

What the leveling shows (example): After adjustment, Roofer B's \$73,500 "savings" against Roofer A shrinks to between a \$20K saving and a tie. B still carries a shorter warranty, a 50% deposit, and insurance gaps that the numbers above don't capture. Roofer A's escalation clause could add cost after signing. Roofer C is the only fixed, complete price.

4. Scope gaps and red flags

Bidder	Severity	Finding
Roofer B	HIGH	50% deposit (\$169,250) before work starts. This creates high exposure if the contractor fails. Typical practice is 10–30%, tied to delivery of materials.
Roofer B	HIGH	Leaves out tapered insulation ("reuse existing slope"). This may not resolve the ponding the scope letter describes, and it may not meet code for re-roofing. Have the association's engineer or roof consultant confirm.
Roofer B	HIGH	Only an officer workers' comp exemption is on file, while the proposal says crews are "by subcontract." Every subcontractor's WC must be verified (see section 5).
Roofer B	MED	No HVHZ product approval (NOA) number. "T&M" deck repair with no unit price or cap. The proposal expires in 15 days, which is tight for a board vote.
Roofer A	MED	Material escalation clause: a supplier increase over 5% passes through to the association, with no cap.
Roofer A	MED	AC work and lightning protection are "by others," which means the association would have to hire and coordinate two more contractors. That adds schedule risk and the risk of each side blaming the other.
Roofer A	MED	Retrofit drain inserts instead of the full drain replacement the scope letter asked for.
Roofer C	LOW	Longest schedule (12 weeks), and it overlaps the start of the dry season. Ask for a weather-day policy and liquidated-damages terms.
All	MED	No bidder states how roof-access protection will work for residents and the pool deck during hoisting. Ask each for a site logistics plan.

5. License and insurance check

License status was looked up on the Florida DBPR license portal (myfloridalicense.com) on 10/19/2026 (**EXAMPLE: the license numbers below are placeholders, not real licenses**). COIs were checked against the association's example requirements: GL \$1M per occurrence / \$2M aggregate; umbrella \$2M or more; statutory workers' comp; auto \$1M; additional insured (primary and non-contributory) and waiver of subrogation by endorsement.

Check	Example Roofer A	Example Roofer B	Example Roofer C
DBPR license type	Certified Roofing Contractor (CCC)	Certified Roofing Contractor (CCC)	Certified Roofing Contractor (CCC)
License # (placeholder)	CCC-EXAMPLE-0001	CCC-EXAMPLE-0002	CCC-EXAMPLE-0003
Status / expiration	Current, Active · 08/31/2028	Current, Active · 08/31/2028	Current, Active · 08/31/2028
Name on proposal matches license / qualifier	Yes	DBA differs. Confirm the entity	Yes
Public discipline (DBPR)	None found	1 closed case, 2023 final order (fine)	None found
Subcontractor licenses	n/a (no subs named)	Crews by subcontract, none named	Mechanical sub: Certified Mechanical (CMC-EXAMPLE-0004), Active
General liability	\$1M / \$2M	\$1M / \$1M (aggregate below requirement)	\$2M / \$4M
Umbrella / excess	\$2M	None shown	\$5M
Workers' comp	Policy active	Officer exemption only	Policy active
Auto liability	\$1M	\$1M	\$1M
COI expiration (earliest policy)	04/01/2027	11/30/2026 (lapses mid-project)	06/15/2027
Additional insured, primary and non-contributory	Box checked, but no endorsement attached	Not indicated	Endorsements attached
Waiver of subrogation	Not indicated	Not indicated	Endorsement attached
Overall	FIXABLE Request endorsements	DOES NOT MEET as submitted	MEETS

A COI is evidence of insurance, not the policy itself. Whether coverage is adequate for this project is a question for the association's insurance agent. License status can change, so re-verify on DBPR the day the contract is signed.

6. Clarifying questions to send the bidders

Example Roofer A

1. Please give a fixed add price for: (a) rooftop AC disconnect, raise, and reconnect by a licensed mechanical contractor; (b) lightning protection removal, reinstallation, and recertification; (c) full replacement of all 8 drains in place of retrofit inserts.

Example Roofer B

1. Please re-price to the association's full scope letter, including tapered insulation, permit fees, full drain replacement, a \$15,000 deck-repair allowance with a unit price, AC and lightning-protection work, and wind-uplift calculations.

2. Will you remove the material escalation clause, or cap it (for example at 3%), if the contract is signed within 30 days?
3. Would you raise the deck-repair allowance to \$15,000 and confirm the unit price after that?
4. Please send the additional insured (primary and non-contributory) and waiver of subrogation endorsements naming the association.
5. Would you accept a 10–15% deposit with 10% retainage until the final inspection and the manufacturer's warranty are issued?
2. Please give the Miami-Dade NOA (HVHZ product approval) number for the proposed system.
3. What would it cost to upgrade to a 20-year NDL manufacturer warranty? Can you extend workmanship to 5 years?
4. Please name every subcontractor and send each one's license number and workers' comp certificate. Who will be on the roof?
5. Please confirm the legal entity signing the contract matches DBPR license CCC-EXAMPLE-0002.
6. Will you accept a deposit of 30% or less, with progress payments and 10% retainage?
7. Please send GL with at least a \$2M aggregate, a \$2M umbrella, and a COI valid through the project end date.
8. Will you extend proposal validity to 60 days so the board can vote?

Example Roofer C

1. Please confirm your weather-day policy, the substantial-completion date, and whether you would accept liquidated damages.
2. Is the \$20/sf deck-repair unit price capped? How are quantities measured and approved?
3. Please send a site logistics plan: crane location, resident access, and protection of the pool deck.
4. Is there any price reduction if the start date is moved to fit your schedule?

7. Recommendation

Recommended: Example Roofer C, \$447,900 (example). It is the best value on a leveled basis. It is the only bid that covers the full scope at a fixed price, with a 20-year NDL plus 10-year workmanship warranty, a 10% deposit with retainage, and insurance that meets every requirement. It is within the \$450,000 reserve budget, though the margin is thin, so the board should consider a 5–10% contingency outside the contract.

Ranking (best value, example)

Rank	Bidder	Why
1	Example Roofer C	Complete scope, fixed price, best warranty and payment terms, insurance meets requirements.
2	Example Roofer A	Competitive once leveled. Becomes a strong alternative if it prices the gaps at \$25K or less, removes or caps escalation, and sends its insurance endorsements.
3	Example Roofer B	Not recommended as submitted: large scope gaps, a 50% deposit, insurance below requirements, and a COI that lapses mid-project. Reconsider only after a full-scope re-bid with all items fixed.

Conditions to put in the contract (for the association's counsel to review)

- The association's scope letter and the bidder's written answers are attached as contract exhibits.
- Deposit of 10–15% or less, progress payments tied to inspections, and 10% retainage until final inspection and receipt of the manufacturer's warranty.
- Deck repair at the stated unit price, with quantities approved in writing before the work is done.
- Current COI with endorsements on file before mobilization, and coverage kept in force through completion (this can be tracked with COI Tracking).
- Final lien releases from the contractor and its major suppliers before final payment.

Suggested next steps

1. Send the questions in section 6 (deadline: 5 business days).
2. Have the association's engineer or roof consultant confirm the slope and drainage approach and the deck-repair method.
3. Three Bid Desk re-levels once the answers arrive (included in the Complex package).
4. The board votes, and counsel reviews the contract.

Method

Each proposal was parsed and matched line by line to the association's scope letter. Excluded and unclear items were priced at example regional planning ranges to produce the leveled ranges. Licenses were checked on Florida DBPR and insurance was read from the COIs provided. The report was reviewed by a human before release. Three Bid Desk has no relationship with any of the bidders and accepts no compensation from contractors.

Disclaimer. This is an **EXAMPLE** report. The association, bidders, license numbers, prices, and findings are fictional. Three Bid Desk provides **advisory bid comparison and document tracking only**. It is not an engineering, architectural, legal, insurance, or inspection service, and it does not certify scope, design, code compliance, structural adequacy, insurance-coverage adequacy, or contractor workmanship. License and insurance checks reflect public records and the documents provided on the date checked. Leveled prices are planning estimates, not quotes. The owner or board makes all award decisions and should rely on its licensed engineer, attorney, and insurance agent for professional advice.