Roof Payment Options Comparison (Florida)

Compare the ways to pay for a new roof. Fill in the offers you get, then compare the total cost, not just the monthly payment.

1. Your numbers

Item	Amount
Written roof estimate (tear-off, underlayment, permit, disposal included)	
Insurance claim payment expected (storm damage only)	
Grant expected (My Safe Florida Home, if eligible and funded)	
Savings you will put in	
Amount to borrow	

2. Compare the offers

Option	APR	Term	Monthly	Total repaid	Prepayment penalty?
Financing through the roofer					
Home equity loan or HELOC					
Personal loan					
FHA Title I loan					
PACE assessment					

3. Questions to ask every lender

- ☐ What is the APR, and does a promotional rate end early or jump if a balance remains?
- ☐ What is the total I will repay over the life of the loan?
- ☐ Is there a prepayment penalty if insurance money or a grant arrives later?
- ☐ Is the loan secured by my home? Will it place a lien on the property?
- ☐ For PACE: how will the assessment affect a sale or refinance, and does my mortgage lender need to approve it?

4. Before you sign

- ☐ Check whether storm damage may be covered by insurance (report hurricane and windstorm damage within 1 year of the date of loss)
- ☐ Check mysafeflhome.com for current grant funding if your home is homesteaded
- ☐ Never accept an offer to waive or pay your insurance deductible; Florida law bars it

General guidance only. This sheet is not financial advice. Compare written offers and ask a financial professional if you are unsure.