ROOF DUE DILIGENCE CHECKLIST

This is a checklist for the roof during a commercial purchase. It runs in the order the work actually happens: documents first, then the roof itself, then the numbers, then the decisions that have to be settled before closing.

It is written for the buyer side. A seller can use it in reverse, to find out what a buyer will ask before the buyer asks it.

BEFORE YOU START

Fix the dates. Note when diligence opens, when it closes, and the last date a roof visit can usefully happen. Note who controls access and what notice the leases require. Put those three dates in front of everything below.

Take the rent roll, the leases and any existing condition report with you. Most of the roof questions are answered faster by a lease than by a roofer.

THE DOCUMENTS TO REQUEST

ASK FOR	WHAT YOU ARE LOOKING FOR
☐ Roof age and installation date	A document that states it, not a number somebody remembers
☐ Original specification or scope	System type, insulation, deck, attachment method
☐ Warranty certificate	Who issued it, what it covers, whether it transfers and on what terms
☐ Repair invoices, five years	Frequency, location, whether the same spot keeps returning
☐ Maintenance records or contract	Whether anybody has been on the roof between failures
☐ Previous inspection or survey reports	Earlier findings, and whether they were acted on

ASK FOR	WHAT YOU ARE LOOKING FOR
☐ Insurance claim history for the roof	Storm events, settlements, work that was paid for
☐ Permits for roof work	Whether past work was permitted and inspected
☐ Leases covering roof access and repair	Who is responsible, who pays, who must be notified
☐ Rooftop equipment agreements	Telecoms, solar, signage, and who maintains each

THE ROOF ITSELF

LOOK AT	WHAT A PROBLEM LOOKS LIKE
☐ Overall surface condition	Splits, cuts, open seams, patched areas clustered in one place
☐ Patch history	Many repairs, repairs over repairs, mastic used as a system
☐ Seams and laps	Edges that lift, dirt lines, steps, anything sealed by hand
☐ Perimeter and edge metal	Loose bars, open joints, missing fasteners, staining down the wall
☐ Flashings and penetrations	Slipped flashings, split pipe boots, fixings straight through the membrane
☐ Drainage and standing water	Water after dry days, tide marks, blocked outlets, missing overflows
☐ Insulation and deck underfoot	Soft, spongy or uneven areas that move when walked
☐ Rooftop equipment	Units bearing on the membrane, condensate discharge, unauthorized fixings
☐ Evidence of recent cosmetic work	Fresh coating or paint over an area with no invoice behind it
☐ The interior below	Ceiling stains, rust lines, damp at high level, tenant complaints

THE NUMBERS TO TEST

TEST	WHAT A PROBLEM LOOKS LIKE
☐ Stated age against the evidence	Surface condition or an invoice that contradicts the stated date
☐ Remaining life in the assessment	A figure with no basis stated, or one drawn from age alone
☐ Repair spend trend	Rising year on year, or concentrated on one area
☐ Replacement cost in the reserve	A figure carried forward for years without revision
☐ Reserve timing	A replacement scheduled after the roof's own remaining life
☐ Square footage used in the estimate	A figure that does not match the plan or the survey
☐ Tenant recharge	Who actually pays for roof work under each lease
☐ Warranty value in the model	A warranty counted as cover that does not transfer

THE QUESTIONS TO SETTLE BEFORE CLOSING

SETTLE	WHY IT MATTERS
☐ Does the warranty transfer	Transfer usually needs the manufacturer's consent and a fee
☐ Is there an open claim	An open claim can restrict work and complicate the handover
☐ Who holds the roof plan and records	Records that do not come with the building are records you lose
☐ What is scheduled but not done	Work ordered and unpaid becomes yours on day one
☐ Are the rooftop agreements assignable	A telecoms or solar agreement can limit how you repair the roof
☐ Is roof access a tenant right	A lease can give a tenant control over when you can work
☐ What happens if a storm hits before closing	Agree the trigger and the remedy in writing, not afterwards

WHAT TO DO WITH IT

The checklist is worth nothing on its own. What matters is what reaches the file.

1. **Write every unanswered item down as unanswered.** A blank line reads later as a yes.
2. **Price each finding with a scope behind it.** A number alone invites a cheaper number.
3. **Separate what stops water from what is cosmetic.** They are different conversations and different timetables.
4. **Put the roof into the capital plan with a date, not a label.** Poor condition is not a budget line.
5. **Record what you could not examine, and why.** This is the sentence that protects everybody later.
6. **Keep the photographs with the file.** The photographs are what make the next assessment comparable.

Want the reasoning behind these checks? Read what a property condition assessment covers and the red flags worth stopping for.

> Walked by _____ Date _____ Roof _____