

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Regulated Industries

BILL: CS/SB 1076

INTRODUCER: Regulated Industries Committee and Senator McClain

SUBJECT: Roof Contracting

DATE: April 1, 2025

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Baird	Imhof	RI	Fav/CS
2.			JU	
3.			RC	

Please see Section IX. for Additional Information:

COMMITTEE SUBSTITUTE - Substantial Changes

I. Summary:

CS/SB 1076 expands the scope of work for licensed roofing contractors to include evaluation and enhancement of roof-to-wall connections for structures with wood roof decking provided that any enhancement was properly installed and inspected in accordance with certain requirements.

The bill provides that a resident may cancel a roofing contract without penalty within 180 days of an event causing a state of emergency. The option to cancel a roofing contract entered into because of a state of emergency only applies to owners whose property is in the geographic area covered by the state of emergency.

The bill takes effect upon becoming law.

II. Present Situation:

Roofing Contractors

Chapter 489, F.S., regulates the profession of contracting in the state. Generally speaking, a licensed contractor is the person who, for compensation, undertakes to, submits a bid to, or does himself or herself or by others construct, repair, alter, remodel, add to, demolish, subtract from,

or improve any building or structure, and whose job scope is substantially similar to the job scopes described in s. 489.105, F.S.¹

A roofing contractor means a contractor whose services are unlimited in the roofing trade and who has the experience, knowledge, and skill to install, maintain, repair, alter, extend, or design, and use materials and items used in the installation, maintenance, extension, and alteration of all kinds of roofing, waterproofing, and coating, except when coating is not represented to protect, repair, waterproof, stop leaks, or extend the life of the roof.²

A roofing contractor's scope of work also includes skylights, required roof-deck attachments, repair or replacement of wood roof sheathing or fascia as needed during roof repair or replacement, and any related work.³

A roofing contractor's scope of work does not include evaluating or enhancing roof-to-wall connections.

Florida Building Code

The Florida Building Codes Act ("Building Code"), provides a mechanism for the uniform adoption, updating, interpretation, and enforcement of a single state building code that must be applied, administered, and enforced uniformly and consistently across the state. The Building Code is adopted by the Building Commission and enforced by local governments.⁴

The Building Code sets minimum standards for the design, construction, erection, alteration, modification, repair, and demolition of structures in the state. Section 706 of the Building Code (Existing Building) provides methods for recovering or replacing an existing roof covering.⁵

A *roof covering* is the most visual part of the roofing system and makes up the majority of waterproofing and protection. The most popular roof covering is shingles; however, there are other types including, but not limited to, metal roofing and wood shakes.⁶

Roof decking or "sheathing" is the layer of material that sits underneath the shingles and serves as the foundation of the roof. Roof decking can be made of different types of materials such as wood or metal.⁷

Uniform Mitigation Verification Inspection Form

Often referred to as an "1802," a uniform mitigation form is a form developed by the Office of Insurance Regulation (OIR) that insurers provide to residential property insurance policyholders

¹ Section 489.105(3), F.S.

² Section 489.105(3)(e), F.S.

³ *Id.*

⁴ Sections 125.56, 553.72, 553.73, and 553.74, F.S.

⁵ Section 553.72, F.S.; [Section 706 of the Florida Building Code \(Existing Building\)](#).

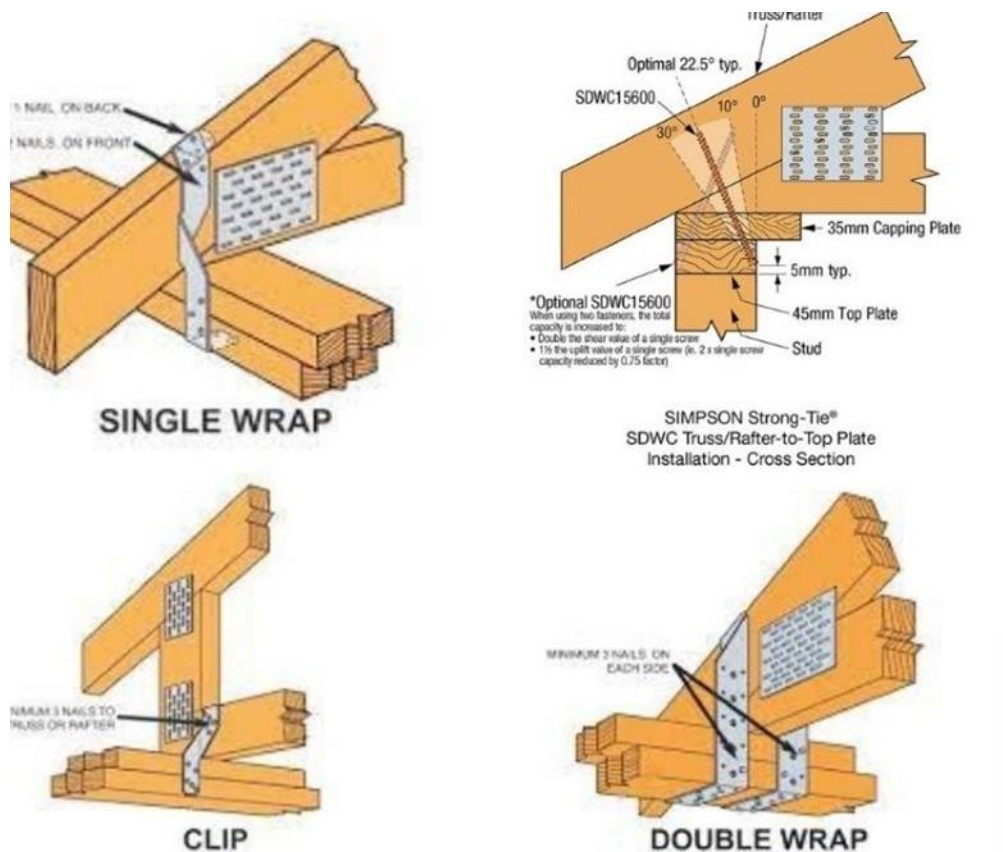
⁶ RoofCorp of Metro Denver, Inc., *What is Roof Covering*, <https://roofingexperts.com/roof-covering/> (last visited April 3, 2025).

⁷ Hook Agency, *Roof Decking (When It Should Be Replaced, Types & More)*, Indy Roof & Restoration <https://indyroofandrestoration.com/roof-decking/> (last visited April 3, 2025).

that notifies them of any discounts, credits, or deductibles that are available for certain fixtures or construction techniques that reduce the amount of loss in a windstorm.⁸ The uniform mitigation form plays a significant role in the My Safe Florida Home program, showing homeowners potential improvements that can make their homes more resilient against storms.⁹

Roof-to-wall Connections

The roof-to-wall connection is the structural linkage between a building's roof and its walls. They are a critical aspect of wind mitigation and sometimes referred to as "hurricane straps."¹⁰ Below are examples of different types of hurricane straps.¹¹



⁸ Section 627.711, F.S.

⁹ My Safe Florida Home, *Homeowner's Guide*, available at <https://mysafehome.com/wp-content/uploads/2023/06/6-27-23-MSFH-Homeowners-Guide.pdf> (last visited April 3, 2025).

¹⁰ Megan Hall, Roof-to-wall Connectors: What are they and how they affect your Wind Mitigation Verification Form, True Home Inspections, April 11, 2023 <https://www.truehomeinspections.com/blog/2023/3/15/kmwu3p5vzbf1eym9ezrd42farrb7r8#:~:text=They%20are%20designed%20to%20transfer%20the%20uplift%20forces,roof%20pitch%20and%20the%20spacing%20of%20the%20trusses.> (last visited April 3, 2025); Howard Meeks, Types of Roof Wall connections, Ocoee Home Inspections, <https://ocoeehomeinspections.com/types-of-roof-to-wall-connections/> (last visited April 3, 2024).

¹¹ *Id.*

Canceling Roofing Contracts

Current law allows a residential property owner to cancel a contract to replace or repair a roof without penalty or obligation within 10 days after the execution of the contract or by the official start date, whichever comes first, as long as the contract was entered into because of events that caused a declaration of a state of emergency by the Governor.¹²

A contractor that enters into a contract to replace or repair the roof of a residential property during a declared state of emergency must include specific language in the contract that notifies the residential property owner that they may cancel the contract without penalty or obligation.¹³ The language must be in bold type of not less than 18 points.¹⁴

III. Effect of Proposed Changes:

Section 1 of the bill expands the scope of work for licensed roofing contractors to include evaluation and enhancement of roof-to-wall connections for structures with wood roof decking as described in section 706 of the Building Code, Existing Building. Any enhancement must be:

- Done in conjunction with a roof covering replacement or repair; and
- Installed and inspected in accordance with the:
 - OIR uniform mitigation verification inspection form;
 - Building Code; or
 - Project specific engineering that exceeds the requirements of the Building Code or OIR inspection form.

Section 2 of the bill provides that a resident may cancel a roofing contract without penalty within 180 days of an event causing a state of emergency. The option to cancel a roofing contract entered into because of a state of emergency only applies to owners whose property is in the geographic area covered by the state of emergency.

Sections 3 – 9 of the bill are reenacted for the purpose of incorporating the amendments being made by the bill.

Section 10 provides that the bill shall take effect upon becoming law.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

¹² Section 489.147(6), F.S. The “official start date” is the date on which work that includes the installation of materials that will be included in the final work on the roof commences, a final permit has been issued, or a temporary repair to the roof covering or roof has been made in compliance with the Florida Building Code.

¹³ *Id.*

¹⁴ *Id.*

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

None.

C. Government Sector Impact:

None.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends sections 489.105 and 489.147 of the Florida Statutes.

The bill reenacts for the purpose of incorporating the amendments being made by the bill the following sections of the Florida Statutes: 489.107, 489.113, 489.117, 489.118, 489.126, 489.131, and 877.02.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

CS by Regulated Industries on April 1, 2025:

The committee substitute:

- Clarifies that “wood decking as described in section 706 of the Florida Building Code” is referring to section 706 of the Existing Building provision of the Building Code.
- Extends the period that a resident may cancel a roofing contract without penalty to within 180 days of an event causing a state of emergency instead of 30 days.
- Clarifies that the option to cancel a roofing contract entered into because of a state of emergency only applies to owners whose property is in the geographic area covered by the state of emergency.

B. Amendments:

None.

This Senate Bill Analysis does not reflect the intent or official position of the bill's introducer or the Florida Senate.
