

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 Banking and Insurance

BILL: SB 808

INTRODUCER: Senator Simon

SUBJECT: Roofing Requirements for Property Insurance

DATE: January 27, 2026

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	<u>Knudson</u>	<u>Knudson</u>	<u>BI</u>	<u>Pre-meeting</u>
2.	_____	_____	<u>RI</u>	_____
3.	_____	_____	<u>RC</u>	_____

I. Summary:

SB 808 revises the prohibition against an insurer refusing to issue or nonrenewing a homeowner’s insurance policy solely because of the roof’s age if the roof is less than 15 years old or is at least 15 years old but is determined by an authorized inspector to have at least 5 years of useful life remaining.

The bill amends the definition of “authorized inspector” to include an inspector who is approved by the insurer and is a Registered Roof Consultant certified by the International Institute of Building Enclosure Consultants (IIBEC) or Registered Roof Observer certified by the IIBEC.

The bill retains the prohibition on nonrenewing roofs less than 15 years old, but with broader application to all property insurance policies insuring a residential structure.

Regarding roofs on residential structures that are at least 15 years old, the bill applies current law to steep-slope roofs, defined as a roof with a pitch of more than 2 inches. Current law requires an insurer to allow a property owner to have a roof inspection performed by an authorized inspector at the property owner’s expense before requiring the replacement of the roof as a condition of issuing or renewing the policy. The bill creates a new standard for low-slope roofs, defined as a roof with a pitch of 2 inches or less, prohibiting the insurer from refusing to issue or nonrenewing a property insurance policy solely because of roof age if an authorized inspector determines the roof may be restored by having a roof coating system applied which will result in the roof having 5 years or more of useful life remaining. The provisions governing roofs at least 15 years old apply to all property insurance policies insuring residential structures, not just homeowner’s policies.

The effective date of the bill is July 1, 2026.

II. Present Situation:

Property Insurance

The National Association of Insurance Commissioners defines property insurance as “coverage protecting the insured against loss or damage to real or personal property from a variety of perils” such as fire, lightning, wind; etc.¹ Generally, property insurance covers structures and the contents within structures, but can include other coverages, examples of which include coverage for loss of use, liability to third parties, and business interruption. Property insurance is classified either as “personal lines” property insurance or “commercial lines” property insurance. Personal lines property insurance is property insurance for personal, family, or household needs. Commercial lines property insurance is property insurance for businesses.

Homeowners Insurance

Homeowners insurance is a type of residential property insurance that covers an owner-occupied dwelling, owner-occupied condominium, owner-occupied manufactured home, or a renter. The Office of Insurance Regulation (OIR) defines homeowners insurance as a type of residential property insurance that covers damage or loss by theft and against perils which can include fire and storm damage.² Homeowners insurer may also insure the owner for accidental injury or death for which the owner may be legal responsible. The standard homeowners insurance policy (an HO-3 form) provides the following coverage:

- Coverage A – Structure (dwelling);
- Coverage B – Other structures (sheds and fences);
- Coverage C – Personal property (contents of structures);
- Coverage D – Loss of use (additional living expenses);
- Coverage L – Personal liability; and
- Coverage M – Medical payments to others.³

Though the HO-3 form is the most common type of homeowners insurance, various other types of policies are classified as homeowners insurance. According to the Office of Insurance Regulation, the following are all homeowners insurance policies:

- HO-1 Basic Form Homeowners Insurance;
- HO-2 Broad Form Homeowners Insurance;
- HO-3 Special Form Homeowners Insurance;
- HO-5 Comprehensive Form Homeowners Insurance;
- HO-8 Older Home Form Homeowners Insurance;
- HO-4 Tenant Renters Insurance;
- HO-6 Condominium Unit Insurance; and
- HO-7 Mobile or Manufactured Home Insurance.⁴

¹ National Association of Insurance Commissioners, *Glossary of Insurance Terms – Property*, <https://content.naic.org/glossary-insurance-terms> (last accessed January 26, 2026)

² Office of Insurance Regulation, *Homeowners Insurance Policies*, <https://floir.gov/property-casualty/homeowners-insurance> (last accessed January 26, 2026).

³ See id.

⁴ See id.

Florida Law Governing Refusing to Issue or Nonrenew a Homeowner's Insurance Policy Solely Because of Roof Age

Section 627.7011(5), F.S., prohibits any insurer from refusing to issue or renew a homeowner's policy insuring a residential structure solely because of roof age if the structure has a roof less than 15 years old.

The statute also provides that if residential structure's roof is at least 15 years old, an insurer must allow a homeowner to have a roof inspection performed by an authorized inspector at the homeowner's expense before requiring the replacement of the roof as a condition of issuing or renewing a homeowner's insurance policy. The insurer may not refuse to issue or nonrenew the homeowner's insurance policy solely because of roof age if the roof inspection indicates that the roof has 5 years or more of useful life remaining.

Authorized inspectors must be approved by the insurer and be a home inspector licensed under s. 468.8314, F.S., a building code inspector licensed under s. 468.607, F.S., a contractor (general, building, or residential) licensed under s. 489.111, F.S., a roofing contractor, a professional engineer licensed under s. 471.015, F.S., a professional architect licensed under s. 481.213, F.S., or any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a general inspection of a residential structure insured with a homeowner's insurance policy.

The provisions of s. 627.7011, F.S., which include the foregoing limitations as well as other provisions relating to replacement cost coverage and law and ordinance coverage, apply only to homeowners' property insurance policies and do not apply to mobile home policies.

The Florida Building Code

The intent of the Florida Building Code (FBC) is to establish unified and consistent minimum standards in the design, construction and compliance processes, and regulations for the safety, health, and general welfare of building occupants. The Florida Building Code also protects property investments and saves governmental entities the mitigation costs linked to natural disasters, including hurricanes.

Background

In 1974, Florida adopted a state minimum building code law requiring all local governments to adopt and enforce a building code.⁵ The system provided four separate model codes that local governments could consider and adopt to establish minimum standards of health and life safety for the public. In that system, the state's role was limited to adopting all or relevant parts of new editions of the four model codes. The law authorized local governments to amend and enforce their local codes.⁶

⁵ The Florida Building Code Act of 1974 (ch. 74-167, L.O.F.).

⁶ See The Florida Building Commission, *Annual Report FY 2019-2020*, available at [FBC_FY_2019-2020_Annual_Report \(floridabuilding.org\)](https://www.floridabuilding.org) (last visited January 26, 2026).

In 1992, Hurricane Andrew demonstrated that this system of local codes did not provide the level of public protection that was necessary. The South Florida Building Code, which was the local code universally acknowledged as the strongest standard for hurricane protection, essentially failed. The resulting problems had impacts well beyond southern Miami-Dade County. The state filled the property insurer void left by failed and fleeing private insurance companies, and the federal government provided billions of dollars of aid into the disaster area.⁷ It became apparent the state had a significant interest in the effectiveness of building codes. After Hurricane Andrew, Miami-Dade County conducted a review of its building code and made significant changes to both the code and support systems for code enforcement. In other areas of the state the Florida Board of Building Codes and Standards (the predecessor to the Florida Building Commission) adopted significant upgrades to the wind resistance standards of the model state minimum code that was used by the majority of other local governments. The state also began licensing local governments' code enforcement personnel.⁸ These steps proved critical in leading to the building codes that produced improved building performance in the 2004 hurricane season.

In 1996, a study commission was appointed to review the system of local codes created by the 1974 law and to make recommendations for modernizing the entire system.⁹ The 1998 Legislature adopted the study commission's recommendations for a single state building code and an enhanced oversight role for the state in local code enforcement. The same legislation created the Florida Building Commission (commission) to develop and maintain the Florida Building Code and related programs and processes.¹⁰ The 2000 Legislature authorized implementation of the Florida Building Code, and the first edition replaced all local codes on March 1, 2002.¹¹ The 8th Edition of the Florida Building Code is the currently in-force version, having become effective December 31, 2023.¹²

Roofs

One of the many aspects of construction governed by the Florida Building Code is roofing requirements for the installation of roofs. The FBC contains requirements for the design, materials, construction, and quality of roof assemblies.¹³ "Roof assembly"¹⁴ is the technical term for what is commonly described as a roof and is defined as "a system designed to provide weather protection and resistance to design loads. The system consists of a roof covering and roof deck or a single component serving as both the roof covering and the roof deck. A roof assembly includes the roof covering, roof deck, and may include a vapor retarder, thermal barrier, insulation or similar substrate." The FBC does not contain requirements for or reference

⁷ Final Report and Recommendations of the Governor's Property and Casualty Insurance Reform Committee (Nov. 2006) (on file with Senate Banking and Insurance Committee).

⁸ *Id.*

⁹ *Id.*

¹⁰ *Supra* at 2.

¹¹ *Id.*

¹² International Code Council, *ICC Digital Codes – Florida*, <https://codes.iccsafe.org/codes/united-states/florida> (last accessed January 26, 2026).

¹³ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R901.1 (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026)

¹⁴ Florida Building Commission, *Florida Building Code, Building, Eighth Edition*, R202 Roof Assembly, (December 31, 2023) https://codes.iccsafe.org/content/FLBC2023P2/chapter-15-roof-assemblies-and-rooftop-structures#FLBC2023P2_Ch15_Sec1502 (last accessed January 26, 2026).

to roof pitch, a term used by SB 808 to differentiate between steep-slope and low-slope roofs. The FBC does, however, establish requirements that various roofing materials must have a minimum slope when used in residential construction:

Roof Covering Material	Slope (inches of rise per 12 inches of run)
Asphalt Shingles ¹⁵	2:12
Clay and Concrete Roof Tiles ¹⁶	2.5:12 with 2 underlayment layers; 4:12
Metal Shingles ¹⁷	3:12
Mineral-surfaced Roll Roofing ¹⁸	1:12
Slate Shingles ¹⁹	4:12
Metal-lapped, nonsoldered seam ²⁰	3:12 without sealant, 0.5:12 with sealant
Metal standing-seam ²¹	0.25:12
Modified bitumen membrane ²²	0.25:12
Thermoset single-ply membrane ²³	0.25:12
Thermoplastic single-ply membrane ²⁴	0.25:12
Sprayed polyurethane foam roofing ²⁵	0.25:12
Liquid-applied roofing ²⁶	0.25:12

Roof Coatings

A “roof coating” is defined by the 2021 International Building Code (IBC) as “a fluid applied, adhered coating used for roof maintenance or roof repair, or as a component of a roof covering

¹⁵Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.2.2, (December 31, 2023). <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

¹⁶ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.3.2,(December 31, 2023); FRSA/TRI Alliance, *Florida High Wind Concrete and Clay Roof Tile Installation Manual, 7th Edition*, pg. 6 (December 31, 2023) <https://eagleroofing.com/wp-content/uploads/2024/01/FRSA-TRI-Florida-High-Wind-Tile-Installation-Manual-7th-Edition-R1.pdf> (last accessed January 27, 2026).

¹⁷ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.4.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies>

¹⁸ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.5.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

¹⁹ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.6.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

²⁰ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.10.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

²¹ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.10.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

²² Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.11.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

²³ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.12.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

²⁴ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.13.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

²⁵ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.14.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

²⁶ Florida Building Commission, *Florida Building Code, Residential, Eighth Edition*, R905.15.2, (December 31, 2023) <https://codes.iccsafe.org/content/FLRC2023P1/chapter-9-roof-assemblies> (last accessed January 27, 2026).

system or roof assembly.²⁷ The Florida Building Code, however, does not contain this definition. The FBC, Building, Eighth Edition does provide requirements for roof coatings in section 1509. The installation of a roof coating system must be done in accordance with section 1509 and section 1505 regarding fire classifications²⁸, and roof coating materials²⁹ must meet specified standards of the American Society for Testing and Materials.³⁰

III. Effect of Proposed Changes:

Section 1 amends s. 627.7011(5), F.S., which currently prohibits an insurer from refusing to issue or nonrenewing a homeowner’s insurance policy solely because of the roof’s age if the roof is less than 15 years old or is at least 15 years old but is determined by an authorized inspector to have at least 5 years of useful life remaining.

The bill amends the definition of “authorized inspector” to include an inspector who is approved by the insurer and is a Registered Roof Consultant³¹ certified by the International Institute of Building Enclosure Consultants (IIBEC) or Registered Roof Observer³² certified by the IIBEC.³³ A Registered Roof Consultant is a technical expert that assists building owners, architects, and contractors through the design, investigation, and management of roof systems.³⁴ A Registered Roof Observer is a person who performs on-site observation of roofing projects for quality assurance purposes.³⁵

Under current law, s. 627.7011, F.S., only applies to homeowner’s policies other than mobile home policies. The bill expands application of subsection (5) to all property insurance policies insuring a residential structure. Accordingly, s. 627.7011(5), F.S., as amended by the bill, will apply to all personal lines residential insurance policies, including but not limited to

²⁷ International Code Council, *2021 International Building Code Section 202-Definitions-Roof Coating*, (August 2025 Version) <https://codes.iccsafe.org/content/IBC2021V2.0/chapter-2-definitions> (last accessed January 26, 2026).

²⁸ Florida Building Commission, *Florida Building Code, Building, Eighth Edition*, 1509.1, (December 31, 2023) https://codes.iccsafe.org/content/FLBC2023P2/chapter-15-roof-assemblies-and-rooftop-structures#FLBC2023P2_Ch15_Sec1509 (last accessed January 27, 2026).

²⁹ Roof coating materials listed in the FBC are acrylic coating, asphaltic emulsion coating, asphalt coating, asphalt roof coating, aluminum pigmented asphalt coating, silicone coating, and moisture-cured polyurethane coating.

³⁰ Florida Building Commission, *Florida Building Code, Building, Eighth Edition*, 1509.2, (December 31, 2023) https://codes.iccsafe.org/content/FLBC2023P2/chapter-15-roof-assemblies-and-rooftop-structures#FLBC2023P2_Ch15_Sec1509 (last accessed January 27, 2026).

³¹ The IIBEC credential for a Registered Roof Consultant requires that the designee have at least 4 years of roof consulting experience; meet minimum requirements of related to education, professional registration, and work experience; and pass examinations. See International Institute of Building Enclosure Consultants, *Handbook Registered Roof Consultant Application & Exam Study Guide*, pg. i (2025), <https://iibec.org/wp-content/uploads/2025/10/2025-IIBEC-RRC-Handbook-Exam-Study-Guide.pdf> (last accessed January 26, 2026).

³² The IIBEC credential for a Registered Roof Observer requires that the designee have at least 2 years’ experience as a quality assurance inspector, as a registered architect, professional engineer, building inspector, property manager, or a roofer, or 4 years’ experience as a roofing manufacturers technical or sales representative. The designee must also pass an exam. See International Institute of Building Enclosure Consultants, *Handbook Registered Roof Observer Application & Exam Study Guide*, pg. i (2025) <https://iibec.org/wp-content/uploads/2025/11/2025-IIBEC-Registered-Roof-ObsERVER-Handbook.pdf>

³³ The IIBEC is an association of professionals that specialize in roofing, waterproofing, and exterior wall specification and design. Programs offered by the IIBEC include educational programs, a technical library, government advocacy, and credentialing. See IIBEC, About Us, <https://iibec.org/about/> (last accessed January 26, 2026).

³⁴ IIBEC, *Registered Roof Consultant*, <https://iibec.org/rroc/> (last accessed January 26, 2026).

³⁵ IIBEC, *Registered Roof Observer*, <https://iibec.org/rro/> (last accessed January 26, 2026).

homeowner's insurance, mobile homeowners insurance, landlord policies (insurance of a home that is rented to a tenant), and commercial lines residential insurance policies (a category that includes condominium association coverage, homeowners association coverage, and coverage of apartment buildings and continuing care retirement community residential buildings).

The bill retains the prohibition on nonrenewing roofs less than 15 years old, but with broader application to all property insurance policies insuring a residential structure.

Regarding roofs on residential structures that are at least 15 years old, the bill applies current law to steep-slope roofs with a pitch of more than 2 inches, which requires an insurer to allow a property owner to have a roof inspection performed by an authorized inspector at the property owner's expense before requiring the replacement of the roof as a condition of issuing or renewing the policy. The bill creates a new standard for low-slope roofs with a pitch of 2 inches or less, prohibiting the insurer from refusing to issue or nonrenewing a property insurance policy solely because of roof age if an authorized inspector determines the roof may be restored by having a roof coating system applied which will result in the roof having 5 years or more of useful life remaining.

Section 2 provides that the act is effective July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

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:

The bill provides that a property insurer may not refuse to issue or nonrenew a residential property insurance policy if an authorized inspector determines that a roof that is at least 15 years old “*may be restored* by having a roof coating system applied which will result in the roof having 5 years or more of useful life remaining.” As drafted, the bill does not require that the roof be restored with a roof coating system, it merely requires that an authorized inspector find that if a roof coating system is applied, the roof will have 5 years of useful life.

The bill defines a low-slope roof as having a pitch of 2 inches or less and a steep-slope roof as having a pitch of more than 2 inches. Slope is a defined term used in the Florida Building Code and by the insurance industry in the Uniform Mitigation Verification Inspection Form.³⁶ Pitch is not defined or used the FBC or the mitigation verification form.

The bill uses the term “roof coating system” which is ambiguous regarding whether the term is referring simply to a roof coating or a roof coating used in conjunction with other techniques in the construction or maintenance of a roof. For instance, the Florida Building Code, Residential, Eighth Edition definition of a “roof system” in Section R202 begins by describing it as “a roof covering and other interacting roofing components”. The term “roof coating system” is not defined in the International Building Code or the Florida Building Code, though the IBC defines the term “roof coating” and the Florida Building Code, Building, Eighth Edition contains requirements for a “roof coating”.

VII. Related Issues:

The Office of Insurance Regulation 2026 Agency Bill Analysis for SB 808 raised concerns that the bill’s definition of “low-slope roof” differs from how that term is generally used in the insurance industry and how the OIR is using that term when evaluating wind-mitigation credits:

The proposed bill’s definitions differ from the customary industry definition. The bill defines a low-slope roof as one with a 2-inch pitch or less, and a high slope roof as one with a pitch of more than 2 inches. The customary industry definition for a low-slope roof is a roof with a slope that rises less than 6 inches for every 12 inches (“< 6:12”) and a high-slope roof as one that rises more than 6 inches for every 12 inches (“>6:12”). The Office’s most recent wind mitigation study uses the customary industry definition for these terms, which the Office is using to update the wind mitigation credits. In addition, the Uniform Mitigation Verification Inspection Form that goes into effect on April 1, 2026, adopts the

³⁶ Office of Insurance Regulation, Uniform Mitigation Verification Inspection Form, OIR-BI01802, https://floir.gov/docs-sf/default-source/property-and-casualty/oir-b1-1802.pdf?sfvrsn=13b11cba_2 (last accessed January 27, 2026).

customary industry definition. For these reasons, the bill's definitions are likely to cause confusion to insureds, and across those in the industries impacted by the bill.

The OIR Agency Bill Analysis for SB 808 also notes that the bill does not define "roof coating system, and that providing a uniform definition, "would promote uniform implementation across the market. Insurers may be hesitant to rely on such systems absent validated loss data, and it is currently unclear whether sufficient actuarial or claims data exists to support their effectiveness."

VIII. Statutes Affected:

This bill substantially amends the following sections of the Florida Statutes: 627.7011

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

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

None.

B. Amendments:

None.