

FLORIDA HOUSE OF REPRESENTATIVES

BILL ANALYSIS

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BILL #: [CS/CS/HB 715](#)

TITLE: Roofing Services

SPONSOR(S): Porras

COMPANION BILL: [SB 1076](#) (McClain)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Industries & Professional Activities](#)

16 Y, 0 N, As CS



[Commerce](#)

21 Y, 0 N, As CS

SUMMARY

Effect of the Bill:

The bill expands the scope of work for licensed roofing contractors. The bill narrows the time-period that a residential property may cancel a roofing contract entered into because of a state of emergency. The bill requires contractors to include certain notices in contracts to replace or repair residential roofs.

Fiscal or Economic Impact:

The bill may have a positive economic impact on the private sector.

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ANALYSIS

EFFECT OF THE BILL:

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 [Florida 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:
 - Office of Insurance Regulation (“OIR”) [uniform mitigation verification inspection form](#);
 - Florida Building Code; or
 - project specific engineering that exceeds the requirements of the Florida Building Code or OIR inspection form. (Section [1](#))

The bill limits the time period that a residential property owner may [cancel](#) a contract, which was entered into because of an event causing a state of emergency, to replace or repair a roof without penalty or obligation. The bill also removes the requirement that the contract must be entered into because of the event causing the state of emergency. Currently a residential property owner may cancel such a contract without penalty or obligation within the earlier of 10 days after entering the contract or by the official start date. (Section [9](#))

The bill provides that in addition to the current law requirements, a residential property owner may only cancel the contract without penalty or obligation if they cancel **within 180 days** of an event causing a state of emergency. The owner does not have to enter into the contract because of the event causing the state of emergency, but their property **must be located in the geographic area of the state of emergency**. (Section [9](#))

The bill reduces the font size of the notice in a roofing contract that states a residential property may cancel a roofing contract entered into because of an event causing a state of emergency without penalty or obligation within a certain time-period. The bill **reduces the font size from 18 points to 14 points**. (Section [9](#))

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DATE: 4/4/2025

The bill requires contractors to include the following [notice](#) in a contract to replace or repair the roof of a residential property:

"If the proposed work is related to an insurance claim, you, the residential property owner, should contact your insurance company to verify coverage for the proposed roofing work, including any claims, deductibles, and policy terms, before signing this contract. By signing this contract, you acknowledge that you have been advised to contact your insurance provider regarding coverage and reimbursement of the proposed work." (Section [9](#))

The notice must be in bold face and a font size of at least 14 points. (Section [9](#))

The bill provides an effective date of upon becoming law. (Section [10](#))

FISCAL OR ECONOMIC IMPACT:

PRIVATE SECTOR:

The bill may have a positive economic impact on the private sector by increasing the number of licensed contractors who can evaluate and enhance certain roof-to-wall connections, which may lead to a reduction of costs for such services.

RELEVANT INFORMATION

SUBJECT OVERVIEW:

[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's scope of work specifically includes services that 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.

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.

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.²

¹ S. [489.105\(3\), F.S.](#)

² Ss. [125.56, 553.72, 553.73](#), and [553.74, F.S.](#)

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.³

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.⁴

[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.⁵

[Uniform Mitigation Verification Inspection Form](#)

A uniform mitigation form is a form developed by OIR that insurers provide to residential property insurance policyholders 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.⁶

³ S. [553.72, F.S.](#); [Section 706 of the Florida Building Code \(Existing Building\)](#).

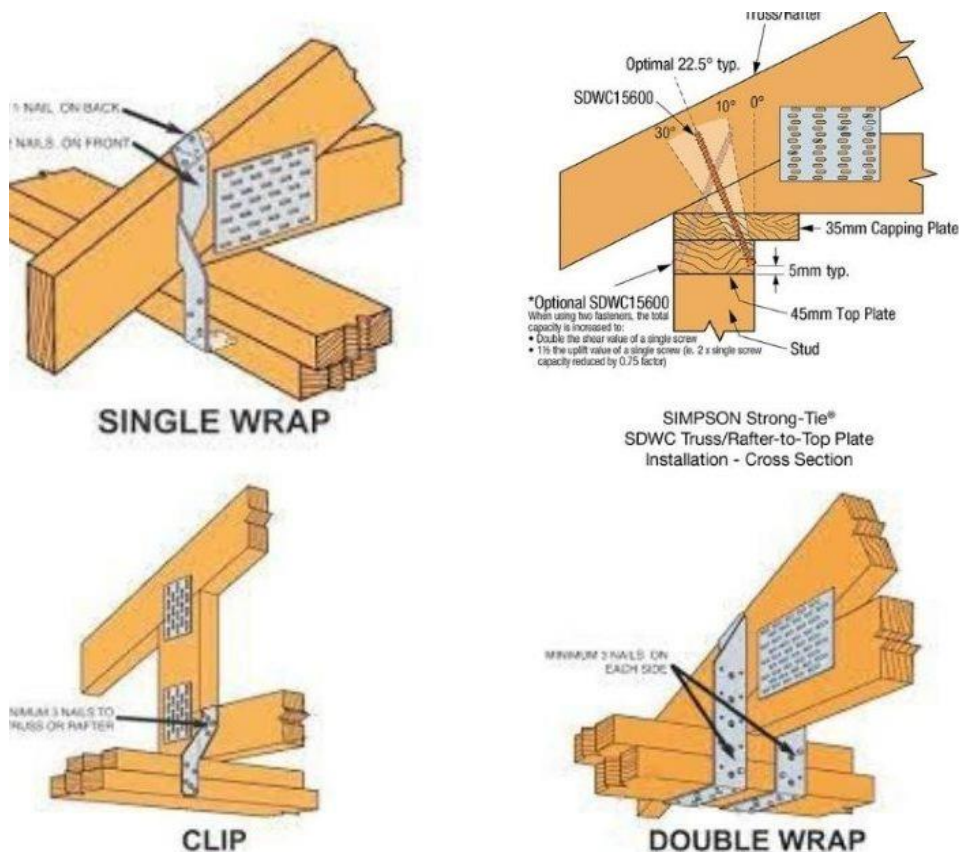
⁴ RoofCorp of Metro Denver, Inc., *What is Roof Covering*, <https://roofingexperts.com/roof-covering/> (last visited March 8, 2025).

⁵ Hook Agency, *Roof Decking (When It Should Be Replaced, Types & More)*, Indy Roof & Restoration <https://indyroofandrestoration.com/roof-decking/> (last visited March 8, 2025).

⁶ S. [627.711, F.S.](#)

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."⁷ Below are examples of different types of hurricane straps.⁸



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.⁹

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 obligation¹⁰

⁷ 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.truehomeinspects.com/blog/2023/3/15/kmwu3p5vzb1eym9ezrd42farrb7r8#:~:text=They%20are%20designed%20to%20transfer%20the%20uplift%20forces,roof%20pitch%20and%20the%20spacing%20of%20the%20trusses.>

(last visited March 8, 2025); Howard Meeks, Types of Roof Wall connections, Ocoee Home Inspections,

<https://ocoeehomeinspections.com/types-of-roof-to-wall-connections/> (last visited March 8, 2024).

⁸ *Id.*

⁹ S. 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.

¹⁰ *Id.*

The language must be in bold type of not less than 18 points.¹¹

[Construction contract notices](#)

In addition to the notice required for roofing contracts entered into as a result of a state of emergency, current law also requires contractors to provide notice of the Florida Homeowner's Construction Recovery Fund and Florida's construction lien law in all residential building contracts that are greater than \$2,500.¹²

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Industries & Professional Activities Subcommittee	16 Y, 0 N, As CS	3/12/2025	Anstead	Brackett
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none">Clarified 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.Extended 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.Clarified that the option to cancel a roofing contract entered into because of a state of emergency only applies to owner's whose property is in the geographic area covered by the state of the emergency.			
Commerce Committee	21 Y, 0 N, As CS	3/31/2025	Hamon	Brackett
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none">Required contractors to provide notice in contracts for the replacement or repair of residential roofs that states property owners should contact their insurance provider to confirm coverage and reimbursement of the proposed work before signing the contract.			

THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.

¹¹ *Id.*

¹² Ss. [489.1425](#). and [713.015, F.S.](#)