**Recent Florida Roofing Legislation Changes**

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**May 2022: Senate Bill 2D**

In May 2022, Florida enacted [**Senate Bill 2D**](https://www.flsenate.gov/Committees/BillSummaries/2022D/html/2874), which introduced new roof requirements for homeowners insurance policies:

Insurers cannot deny coverage solely based on roof age if under 15 years old  
For roofs over 15 years, homeowners can get them inspected and certified to have at least five more years of useful life instead of requiring immediate replacement

SB 2D also eliminated the 25% roof replacement rule for homes built after March 2009 that comply with the 2007 or later Florida Building Code. Only the damaged portion needs repair/replacement.

* Elimination of the 25% roof replacement rule for post-2009 homes: This adjustment simplifies the decision-making process for repairs, reducing the need for comprehensive replacements under certain conditions.
* Allowing repair of only damaged roof portions if remaining areas meet 2007 code: This provides flexibility for homeowners, focusing repairs only where necessary, which can be cost-effective and less disruptive.