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FREE HOMEOWNER GUIDE · UPDATED NOV 23, 2026

Replacing Your Roof in Florida: Costs, Insurance & Hurricane Season Guide

A free guide for Florida homeowners covering real permit costs by area, signs it may be time to reroof, insurance rules on roof age, 4-point and wind-mitigation inspections, the 25% roof rule as changed in 2022, permits, how to check a roofer's license, and timing around hurricane season.

A free Roof Radar guide. Look up costs in your ZIP and request quotes at https://roofradar.us/guides/florida-roof-replacement/

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What roof replacement costs in Florida

Roof Radar publishes contractor-declared values from issued residential re-roof permits—not national averages, and not a quote for your house. Your price still depends on roof size, material, pitch, access, and whether the job is a full replacement or a repair. Across the six areas we currently track, that dataset covers **33,294** permits, last updated November 20, 2026.

Orlando, FL has a median of **$13,000** and a typical range of **$9,200–$19,000**, based on 4,223 permits (November 18, 2024 through November 16, 2026), Winter Park, FL has a median of **$17,918** and a typical range of **$12,413–$28,995**, based on 678 permits (November 16, 2024 through November 14, 2026), Osceola County, FL has a median of **$14,274** and a typical range of **$10,792–$20,000**, based on 868 permits (May 18, 2026 through November 16, 2026), Miami-Dade County, FL has a median of **$21,350** and a typical range of **$14,000–$31,045**, based on 10,961 permits (November 16, 2024 through November 5, 2026), Cape Coral, FL has a median of **$17,524** and a typical range of **$13,762–$29,708**, based on 2,310 permits (November 20, 2024 through November 19, 2026), and Manatee County, FL has a median of **$19,198** and a typical range of **$13,682–$29,000**, based on 14,254 permits (November 20, 2024 through November 19, 2026).

AREA	MEDIAN	TYPICAL RANGE	PERMITS	PERMIT DATES
Orlando, FL	$13,000	$9,200–$19,000	4,223	November 18, 2024 through November 16, 2026
Winter Park, FL	$17,918	$12,413–$28,995	678	November 16, 2024 through November 14, 2026
Osceola County, FL	$14,274	$10,792–$20,000	868	May 18, 2026 through November 16, 2026
Miami-Dade County, FL	$21,350	$14,000–$31,045	10,961	November 16, 2024 through November 5, 2026
Cape Coral, FL	$17,524	$13,762–$29,708	2,310	November 20, 2024 through November 19, 2026
Manatee County, FL	$19,198	$13,682–$29,000	14,254	November 20, 2024 through November 19, 2026

Figures are permit valuations. Values under $3,000 or over $150,000 are excluded. Osceola County's sample covers a shorter recent window than the other areas.

Costs also vary widely inside the same metro. A few ZIPs with a large sample:

- 34202 (Lakewood Ranch) — median **$43,430**, typical $23,405–$60,000, from 1,006 Manatee County permits.
- 33914 (Cape Coral southwest) — median **$24,000**, typical $15,975–$50,000, from 481 Cape Coral permits.
- 32803 (Audubon Park / Colonialtown) — median **$12,085**, typical $8,794–$17,007, from 638 Orlando permits.

To see the median and typical range for your own ZIP, use the lookup at the bottom of this page.

Signs it may be time to reroof

A licensed roofer or inspector can tell you whether a roof can be repaired or should be replaced. These are common warning signs homeowners notice first:

- Missing, cracked, curling, or blistered shingles, or cracked or sliding tiles.
- Granules collecting in gutters or at downspouts, which can mean the surface is wearing through.
- Leaks, water stains on ceilings or in the attic, or daylight visible through the roof deck.
- Soft or sagging decking, rusted or lifted flashing, or repeated patch repairs that do not last.
- Storm damage after high winds or a fallen branch.
- An insurance or 4-point inspection that finds little remaining useful life, or a roof that is simply at the end of its expected service life.

Do not walk a steep or damaged roof yourself. Photograph what you can from the ground, and have a licensed professional inspect it.

Florida insurance basics

Insurance rules around roofs have changed in recent years. The summary below is general information for homeowners, not advice about your policy. Confirm the details with your insurer or agent, and with the official sources linked in each section.

Roof age and insurers

For homeowners' policies issued or renewed on or after July 1, 2022, Florida Statutes § 627.7011(5) limits when an insurer may refuse to issue or renew a policy solely because of the roof's age:

- If the roof is less than 15 years old, an insurer may not refuse to issue or refuse to renew solely because of roof age.
- If the roof is at least 15 years old, the insurer must allow you to have a roof inspection performed by an authorized inspector at your expense before requiring replacement as a condition of issuing or renewing the policy. If that inspection shows the roof has five years or more of useful life remaining, the insurer may not refuse to issue or renew solely because of roof age.

The statute defines who may serve as an "authorized inspector" (for example, a licensed home inspector, building code inspector, contractor or roofing contractor, professional engineer, or architect, or another person the insurer recognizes). Roof age is calculated from the last date on which 100% of the roof's surface was built or replaced in accordance with the code then in effect, or from the start of a series of partial replacements that together covered the entire roof.

This protection does not stop an insurer from rejecting or nonrenewing a policy for other lawful underwriting reasons, including the roof's condition. It also applies to homeowners' policies as that term is used in the insurance industry; it does not apply to mobile home policies. See § 627.7011(5)–(6).

4-point inspections

A 4-point inspection is a limited look at four systems: roofing, electrical, plumbing, and HVAC. Many Florida insurers ask for one when they issue or renew a homeowners policy, especially on older homes. It is not a substitute for a full home inspection.

The Florida Department of Financial Services' Office of the Insurance Consumer Advocate publishes a Four-Point Inspection Guide. It explains that the report should describe each system's age, type, and condition, with photographs, and that insurers often want documentation of remaining useful life for older roofs. Reports are generally expected to be dated within 30 days of an insurance application, but each company sets its own timeframe—confirm that with your agent before you schedule one.

Wind mitigation inspections

A wind mitigation inspection records features that can help a house resist hurricane winds, such as roof shape, roof deck attachment, roof-to-wall connections, and protected openings. Admitted insurers are required to tell policyholders about premium discounts that may be available for those features, and to accept a valid Uniform Mitigation Verification Inspection Form.

The form is issued by the Florida Office of Insurance Regulation as OIR-B1-1802. The Florida Department of Financial Services states that a completed wind mitigation inspection form is valid for up to five years as long as no material changes have been made to the structure and no inaccuracies are found, citing Florida Statutes § 627.711. A revised form (OIR-B1-1802, Rev. 04/26) must be used for inspections as of April 1, 2026. Ask your agent whether a current form is already on file and whether a new inspection could change your premium.

My Safe Florida Home

My Safe Florida Home, a program administered by the Florida Department of Financial Services, offers eligible homeowners a free hurricane mitigation inspection and, for qualifying improvements, grant assistance. The program's site currently describes grants of up to $10,000 for approved upgrades, which can include roof improvements. Eligibility, funding, and the application process are set by the program and can change; apply and confirm current details at mysafeflhome.com. The inspection report can also help you ask your insurer whether you are receiving the wind-mitigation discounts that apply to your home.

The 25% roof rule, as changed in 2022

Florida's so-called 25% roof rule is a **building-code** rule. It is not, by itself, a rule about what your insurance policy will pay. Under the Florida Building Code, Existing Building, repairing, replacing, or recovering 25% or more of a roof or roof section can require the entire roofing system or section to be brought up to the current code.

In 2022, during a special session, the Legislature enacted Senate Bill 4-D (chapter 2022-269, Laws of Florida). It added subsection (5) to Florida Statutes § 553.844. If an existing roofing system or roof section was built, repaired, or replaced in compliance with the 2007 Florida Building Code or any later edition, and 25% or more of that roof or section is being repaired, replaced, or recovered, only the repaired, replaced, or recovered portion is required to meet the Florida Building Code then in effect. The Florida Building Commission had to adopt the exception into the code, and a local government may not amend it by ordinance.

The 2007 Florida Building Code took effect on March 1, 2009. A common way to see which side of that line your roof is on is to look up the last permitted full re-roof at your city or county building department. If that work was permitted before the 2007 code took effect, a large repair may still trigger a full code upgrade of the roof section. If it was done under the 2007 code or later, the 2022 exception generally means only the area being worked on must meet today's code.

That exception does not decide your insurance claim. Extra cost to meet current code is often a question of **law and ordinance coverage** in your policy. Under § 627.7011, a homeowners insurer must offer replacement-cost coverage that includes law and ordinance coverage, which may be limited to 25% or 50% of the dwelling limit as the policyholder selects. Unless the insurer has your written refusal, a policy covering the dwelling is treated as including law and ordinance coverage limited to 25% of the dwelling limit. That coverage applies only to repairs of the damaged portion of the structure unless total damage exceeds 50% of the structure's replacement cost. Check your declarations page, and ask your agent what limit you have.

Permits, and why they matter

A residential re-roof in Florida typically requires a building permit from your city or county, then inspections as the work proceeds. The permit is how the local building department checks that the job meets the Florida Building Code, including wind-resistance details that matter in a hurricane-prone state.

Permits also create a public record. That record is what Roof Radar uses when we report median and typical costs by area and ZIP. It can also help later—when you sell the house, when an insurer asks for the roof's age, or when you need to show that a replacement was inspected.

Ask the contractor to pull the permit in their company name, keep a copy of the permit and final inspection, and be cautious of a bid that is much lower because "we can skip the permit." Unpermitted work can cause problems with insurance and when you sell the home. Your local building department can confirm what is required at your address; statewide code information is published by the Florida Building Commission.

Choosing a roofer, and checking the license

Before you sign a contract, look up the company and the qualifier on the Florida Department of Business and Professional Regulation's license search at myfloridalicense.com. Confirm that the license is current and that it authorizes roofing work, and that the name and license number match the written proposal.

- Get more than one written quote, and compare scope—not just the bottom line. Tear-off, underlayment, flashing, ventilation, and who pulls the permit should all be spelled out.
- Ask for proof of liability insurance and workers' compensation.
- Be wary of high-pressure sales, large cash deposits, or a contractor who arrives uninvited after a storm.
- Keep the contract, permit, product warranties, and final inspection with your home records.

When you are ready, you can also request up to 3 free quotes from licensed local roofers through Roof Radar. There is no obligation.

Timing a re-roof around hurricane season

The official Atlantic hurricane season runs from **June 1 through November 30**, according to NOAA's National Hurricane Center. Tropical cyclones can form before or after those dates. In a typical year, most activity falls between mid-August and mid-October, with the climatological peak around September 10.

If you already know the roof needs to be replaced, finishing the work before June is often the most comfortable window: materials and crews are usually easier to schedule, and you are less likely to have a roof torn off when a storm is in the Gulf or the Atlantic. After a storm, demand rises and wait times stretch. If work has already started and a storm is approaching, ask the contractor how the site will be dried in; an open roof is a serious risk.

A standard homeowners policy does not cover flood damage, even when the flood is caused by a hurricane. Florida law requires insurers to include a notice about that on the declarations page; see § 627.7011(4)(b). Talk with your agent about wind coverage, deductibles, and whether you have separate flood insurance.

Official sources cited in this guide

1. Florida Statutes § 627.7011

   https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699%2F0627%2FSections%2F0627.7011.html
   (2026) — offer of replacement cost and law and ordinance coverage; roof-age limits on refusal to issue or renew.

2. Florida Statutes § 553.844(5)

   https://www.flsenate.gov/Laws/Statutes/2025/0553.844
   — 25% roof-rule exception for roofs built under the 2007 Florida Building Code or later.

3. Chapter 2022-269, Laws of Florida (Senate Bill 4-D)

   https://www.flsenate.gov/Session/Bill/2022D/4D/BillText/er/HTML
   — 2022 legislation that added § 553.844(5).

4. Florida Building Commission, 2007 Florida Building Code effective date

   https://www.floridabuilding.org/fbc/thecode/2007_FBC_Effective_Date.htm
   — March 1, 2009.

5. Florida Statutes § 627.711

   https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699%2F0627%2FSections%2F0627.711.html
   — notices of hurricane-mitigation premium discounts and the uniform mitigation verification form.

6. Florida Department of Financial Services, Mitigation Notices, Inspections and Forms

   https://www.myfloridacfo.com/division/consumers/storm/mitigation-notices-inspections-and-forms
   — Uniform Mitigation Verification Inspection Form OIR-B1-1802, including the April 1, 2026 form update and five-year validity.

7. Florida DFS, Office of the Insurance Consumer Advocate, Four-Point Inspection Guide

   https://www.myfloridacfo.com/docs-sf/insurance-consumer-advocate-libraries/ica-documents/four-point-inspection-guide.pdf
   (PDF).

8. My Safe Florida Home

   https://mysafeflhome.com/
   — official program site for free hurricane mitigation inspections and grant information, administered by the Florida Department of Financial Services.

9. Florida Office of Insurance Regulation

   https://www.floir.gov/
   — issues the Uniform Mitigation Verification Inspection Form used in wind-mitigation inspections.

10. Florida Department of Business and Professional Regulation, myfloridalicense.com

    https://www.myfloridalicense.com/
    — official license search for contractors.

11. NOAA National Hurricane Center, Tropical Cyclone Climatology

    https://www.nhc.noaa.gov/climo/
    — official Atlantic hurricane season dates, June 1–November 30.

12. Florida Building Commission

    https://www.floridabuilding.org/
    — statewide building-code information.

FAQ

How much does a roof replacement cost in Florida?

Roof Radar reports contractor-declared values on issued residential re-roof permits, not quotes or national averages. In the City of Orlando the median residential re-roof permit is $13,000, with a typical range of $9,200–$19,000, from 4,223 permits (November 18, 2024 through November 16, 2026); In Miami-Dade County the median is $21,350 (typical $14,000–$31,045) from 10,961 permits; in Cape Coral it is $17,524 (typical $13,762–$29,708) from 2,310 permits; and in Manatee County it is $19,198 (typical $13,682–$29,000) from 14,254 permits. Across the areas we track, that is 33,294 permits, last updated November 20, 2026. Your price still depends on size, material, access, and the scope of work. Look up your ZIP on this page for the local figure. For example, 34202 (Lakewood Ranch) has a median of $43,430 from 1,006 permits; 33914 (Cape Coral southwest) has a median of $24,000 from 481 permits; 32803 (Audubon Park / Colonialtown) has a median of $12,085 from 638 permits.

Can my insurer refuse to renew my policy just because of my roof's age?

For homeowners' policies issued or renewed on or after July 1, 2022, Florida law says an insurer may not refuse to issue or refuse to renew a policy solely because of roof age if the roof is less than 15 years old. If the roof is at least 15 years old, the insurer must allow you to have a roof inspection by an authorized inspector at your expense before requiring replacement as a condition of issuing or renewing the policy. If that inspection shows the roof has five years or more of useful life remaining, the insurer may not refuse to issue or renew solely because of roof age. Insurers may still reject or nonrenew for other lawful underwriting reasons, such as the roof's condition. See Florida Statutes § 627.7011(5)–(6). This is general information, not insurance advice; ask your insurer or agent how it applies to your policy.

What is a 4-point inspection?

A 4-point inspection is a limited evaluation of four systems—roofing, electrical, plumbing, and HVAC—that many Florida homeowners insurers request when issuing or renewing a policy. It is not a full home inspection. The Florida Department of Financial Services' Insurance Consumer Advocate notes that insurers often want documentation of remaining useful life for older roofs, and that reports are generally expected to be dated within 30 days of an application, though each company sets its own timeframe.

What is a wind mitigation inspection?

A wind mitigation inspection documents hurricane-resistant features of your home, such as roof shape, roof-to-wall connections, and opening protection. Florida law requires admitted insurers to tell you about available premium discounts for those features, and to accept a valid Uniform Mitigation Verification Inspection Form (OIR-B1-1802). The Florida Department of Financial Services says a completed form is valid for up to five years if no material changes have been made and no inaccuracies are found. A newer edition of the form must be used for inspections as of April 1, 2026.

What is the 25% roof rule after the 2022 change?

The 25% rule is a Florida Building Code provision, not an insurance coverage rule. In general, repairing, replacing, or recovering 25% or more of a roof or roof section can require the entire roofing system or section to be brought up to the current code. In 2022, the Legislature added an exception in § 553.844(5) (chapter 2022-269, Senate Bill 4-D): if the existing roofing system or section was built, repaired, or replaced in compliance with the 2007 Florida Building Code or any later edition, only the portion being repaired, replaced, or recovered has to meet the code then in effect. The 2007 Florida Building Code took effect on March 1, 2009. Local governments may not amend this exception. Whether insurance pays for extra code-required work depends on your policy, including any law and ordinance coverage—not on the building-code rule alone.

Do I need a permit to replace my roof in Florida?

A residential re-roof typically requires a permit from your city or county building department, followed by required inspections. A permit creates a public record of the work, which is the same class of record Roof Radar uses for local cost figures, and it helps document that the job was inspected. Unpermitted work can cause problems with insurance and when you sell the home. Ask the contractor to pull the permit in their name, and confirm the process with your local building department.

How do I check that a roofer is licensed in Florida?

Search the contractor's license on the Florida Department of Business and Professional Regulation site at myfloridalicense.com. Confirm the license is current and that it authorizes roofing work, and compare the name and license number to the written contract. Also ask for proof of insurance and workers' compensation, and get more than one quote.

When is hurricane season, and when should I replace my roof?

NOAA's official Atlantic hurricane season runs from June 1 through November 30. Storms can form outside that window, and activity often peaks from mid-August to mid-October. If you can, plan and complete a re-roof before the season begins, and do not leave a roof open if a storm is approaching. Roofers are often busiest just before the season and after storms, so getting quotes early helps. Look up typical costs in your ZIP and request free quotes below.

A note on this guide

This page is general information for Florida homeowners. It is not legal, insurance, or tax advice, and it is not a quote. Statutes, building-code rules, insurer practices, and programs such as My Safe Florida Home can change, and your policy, roof, and local building department may differ. Confirm current details with your insurer or agent, a licensed contractor, your building department, or the official sources linked above.

Roof Radar · 1470 Twin Leaf Ln, Oviedo, FL 32766 · Florida roof guide · Orlando · Winter Park · Osceola County · Miami-Dade · Cape Coral · Manatee County permit data · Not a quote.