

The Insider's Guide to Hiring a Roofer & Getting the Job Done Right in South Florida

The 15-Point Contractor Checklist, Roof-Type Buying Guides, Insurance Savings Strategies, and Everything You Need to Make the Right Decision

"In South Florida, hiring a roofer who is also a licensed general contractor isn't a luxury — it's a safety, permitting, and insurance decision. Wind mitigation, roof-to-wall connections, and documentation must be handled correctly the first time, by one accountable contractor."

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Part 1: Why South Florida Roofing Is Different

Roofing in Southeast Florida is fundamentally different from roofing in other parts of the country. This region operates under some of the most stringent building codes in the United States — specifically the **High Velocity Hurricane Zone (HVHZ)** provisions of the Florida Building Code. Insurance carriers require documentation that most roofers elsewhere never think about.

The HVHZ designation triggers additional requirements that go far beyond standard roofing practices:

- **Uplift Resistance:** Every component must be rated and installed to resist wind uplift. Fastening patterns, adhesives, and attachment methods are all subject to code requirements and third-party inspection.
- **Secondary Water Barriers:** HVHZ requires continuous secondary water barrier systems beneath the primary roof covering to prevent water intrusion during severe weather events.
- **Roof-to-Wall Connections:** The connection between your roof structure and your walls must meet specific load ratings. This often requires strapping, additional fasteners, and structural reinforcement.
- **Inspection Rigor:** Building inspectors in Broward and Palm Beach Counties are trained to verify HVHZ compliance. Installations that pass inspection in other states would fail here.

Not all roofers are qualified to work in this environment. A contractor licensed in another state — or even in North Florida — may not understand HVHZ requirements. **Always verify that your contractor is licensed specifically for work in Southeast Florida** and has a demonstrated track record of passing inspections in Broward or Palm Beach County.

Why Dual Licensing Matters

Many homeowners don't realize there's a critical difference between a roofing-only contractor and a dual-licensed roofing and general contractor. In South Florida, a roof replacement almost always uncovers structural work that a roofing-only license does not cover:

- **Hurricane Strap Installation:** Installing or reinforcing straps connecting the roof structure to wall framing requires general contractor authority.
- **Third-Nail Requirements:** Adding required fasteners at structural connections goes beyond surface roofing work.
- **Structural Tie-Ins:** Connecting roof components to the load-bearing structure is general contracting work.
- **Decking Replacement:** When decking must be replaced due to rot or structural damage, this requires general contracting capabilities.

The Problem with Hiring Two Contractors: When a roofing-only contractor discovers structural work is needed, they must stop and hire a separate general contractor. This creates multiple permits, coordination delays, scheduling conflicts, increased liability exposure, and higher total costs. If something fails, which contractor is responsible? A dual-licensed contractor eliminates these problems entirely — one company, one permit, one point of accountability.

Part 2: The 15-Point Contractor Checklist

Use this checklist to evaluate every roofing contractor you consider. **A good contractor will welcome these questions. A bad one will avoid them.**

Licensing & Credentials

■ 1 Verify They Hold a Florida Roofing License (CCC)

Ask for their Florida Certified Roofing Contractor license number (starts with CCC). Verify it is active on the **Florida DBPR website** (myfloridalicense.com). Confirm the license is in the name of the company quoting you — not a different entity.

Why it matters: *An unlicensed contractor cannot legally pull a permit in Florida. If they cannot show you an active CCC license, walk away immediately.*

Homeowner Tip: Search the contractor's name at myfloridalicense.com. Check for any disciplinary actions or complaints on file.

■ 2 Confirm They Also Carry a General Contractor License (CGC)

A roofer who only holds a roofing license **cannot legally perform structural work** — sistering trusses, adding hurricane straps, replacing structural decking. A dual-licensed contractor with both a CCC and CGC can handle the complete scope under one company, document everything for your wind mitigation report, and take full responsibility.

Why it matters: *Structural repairs done under a separate contractor create gaps in accountability. A dual-licensed contractor owns the entire job.*

Homeowner Tip: Ask directly: "Will you be handling the structural work in-house, or subcontracting it?" The answer tells you a lot.

■ 3 Verify Their Insurance — and Request to Be Named as Additional Insured

Ask for a **Certificate of Insurance (COI)** showing current general liability and workers' comp coverage. Then take the critical step most homeowners skip: **request to be named as an additional insured**. This confirms the policy is real and active. It also reveals whether the contractor uses a PEO (Professional Employer Organization) with leased employees — PEO-based workers' comp policies often do not protect the homeowner if a worker is injured on your property.

Why it matters: *If a worker is injured on your property and the contractor's insurance does not actually cover it, you could be held liable. Being named as additional insured is your only way to verify real coverage.*

Homeowner Tip: If a contractor hesitates or refuses to name you as additional insured, that is a major red flag.

The Proposal & Quote

■ 4 Demand a Detailed, Multi-Page Proposal

A thorough roofing proposal should be **at least 4–6 pages** and specify: exact manufacturer and product names for every material, scope of tear-off, decking repair allowance, fastening pattern, permit details, timeline, warranty terms (manufacturer and contractor), and what happens if hidden damage is found. A one- or two-page quote with vague line items is a red flag.

Why it matters: Vague proposals allow contractors to swap materials, skip steps, or charge surprise fees. If it is not written in the proposal, it is not part of the job.

Homeowner Tip: Compare proposals line by line. If one lists "GAF Timberline HDZ" and another says "architectural shingles," they are not quoting the same job.

■ 5 They Should Present Good, Better, Best Options

A reputable contractor presents at least two or three options at different price points and explains what each tier means for your insurance, warranty, and roof longevity. If a contractor gives you a single price and nothing else, they are competing on price alone — and contractors who compete only on price are forced to cut corners.

Why it matters: A single low bid means they are hoping to be the cheapest. That is a race to the bottom.

■ 6 Ask What Happens When Hidden Damage Is Found

Before signing, ask: "What is your process if you find hidden damage during tear-off?" The answer should be a clear, written change-order process with per-sheet pricing for decking and defined rates for structural repairs. Require photo documentation of any damaged wood **before removal** and after replacement. Text-based approval may be most efficient since the roofer needs to close the roof promptly.

Why it matters: Undisclosed change-order pricing is one of the most common ways homeowners pay thousands more than expected.

Insurance & Wind Mitigation

Florida Insurance Reality Check: Your roof is the single biggest factor in your homeowners insurance premium. The difference between a basic code-minimum roof and an insurance-optimized roof can save you \$2,000–\$4,000 per year. Over a 25-year roof lifespan, that is **\$50,000–\$100,000 in savings**. Insurance premiums in Florida have increased 40–60% since 2020. They are not coming down.

■ 7 Ask How the Roof Will Be Designed for Maximum Insurance Discounts

Your contractor should explain exactly which wind mitigation credits your new roof will qualify for: roof-to-wall connection type (clips vs. single wraps vs. double wraps), roof deck attachment method, secondary water barrier, roof covering type, and roof geometry. They should discuss getting into your attic to evaluate existing hurricane straps and structural connections.

Why it matters: A contractor who designs for insurance optimization saves you far more than the cost of the upgrade. One who never mentions it is leaving your money on the table.

■ 8 Confirm They Will Provide a Wind Mitigation Inspection

After installation, you need a completed **OIR-B1-1802 Wind Mitigation Verification form** to submit for premium discounts. Ask if the contractor provides this as part of the job. A dual-licensed contractor who performed the structural work can document every connection accurately.

Why it matters: Without a wind mitigation report, you cannot claim the discounts your new roof qualifies for. This single form can save you thousands per year.

Homeowner Tip: Ask to see a sample wind mitigation report from a previous customer. A good contractor will have them readily available.

■ 9 Understand What a Secondary Water Barrier (SWB) Does for You

An SWB is a sealed layer beneath your roof covering that prevents water intrusion if the primary covering is blown off. In HVHZ areas, many carriers now **require an SWB to issue a policy**. Even where not required, an SWB unlocks significant premium discounts. If you are buying or selling a home, the buyer's lender will check for this — a roof without an SWB can delay or kill a sale.

Why it matters: An SWB typically adds \$1,000–\$2,500 to the cost but saves multiples of that in insurance every year.

The Inspection & the Work

■ 10 They Must Physically Inspect Your Roof AND Your Attic

A legitimate estimate requires getting on the roof and into the attic. In the attic, they should inspect hurricane straps, clips, truss condition, decking from below, ventilation, and signs of prior damage. **If a contractor quotes you from the driveway or satellite imagery alone, they are guessing.**

Why it matters: The attic is where the most expensive surprises hide and the biggest insurance savings are determined.

Homeowner Tip: If they say they don't need to see the attic, ask how they plan to document roof-to-wall connections for the wind mitigation report.

■ 11 Ask About Their Crews: Specialists vs. Generalists

Quality companies maintain **dedicated crews for different roof types** — shingle, tile, flat. Each material has different techniques, tools, and manufacturer requirements. A company that sends the same crew for every job relies on generalists. Specialized crews install faster, make fewer mistakes, and pass inspection the first time.

Why it matters: Manufacturer warranties often require installation per their specific guidelines. A generalist crew may not follow these, voiding your warranty without you knowing.

■ 12 Ask What Photographic Documentation They Provide

Your contractor should photograph every phase: before tear-off, after tear-off (decking condition), underlayment installation, flashing details, fastening patterns, and the completed roof. These photos serve as evidence of code-compliant installation and are critical for insurance claims and warranty validation.

Why it matters: If you ever file an insurance claim after a storm, your carrier may ask for installation photos. Without them, you have no evidence the work was done correctly.

Reputation & Communication

■ 13 Check Their Physical Presence and Longevity

Look up the company on Google Maps and Google Earth. Do they have a real office, a yard with equipment, trucks with their name? Or a P.O. box and a cell phone? South Florida has been flooded with **storm chasers** — out-of-state contractors who follow disasters, collect deposits, do substandard work, and disappear. They lack HVHZ experience and will not be here for warranty claims.

Why it matters: A company in the community for 10+ years has accountability. They depend on referrals and reviews.

Homeowner Tip: Use Google Street View to look at their office address. A real roofing company has a physical location.

■ 14 Define Communication Expectations Up Front

Ask: "Who is my point of contact? How will I receive updates? How quickly do you respond?" A professional contractor has a dedicated project manager, regular updates at key milestones, and same-business-day response time.

Why it matters: A roofing project takes 2–5 days but permitting stretches it to weeks. Without clear communication, you are left wondering what is happening with your own home.

■ 15 Understand That Low Price Is Not Low Cost

A roof is engineering, code compliance, proper fastening, manufacturer-certified installation, documentation, and long-term warranty backing. **The lowest bid is almost always the most expensive roof you will ever buy** — because when the inspection fails, the insurance claim is denied, or the company disappears, you pay for it all over again.

Why it matters: The contractors who survive long-term are the ones who charge fairly and build on reputation. The ones who race to the bottom disappear.

Homeowner Tip: If one quote is significantly lower, ask where the savings come from. If they cannot answer clearly, that is your answer.

Part 3: Roof-Type Buying Guides

The details that determine whether a roof survives storms or fails prematurely are often invisible once the roof is complete. Here is what to verify for each major roof type.

Shingle Roofs: Wind Rating Matters

Not all shingles are equal in high-wind environments. While they may look similar, their performance during hurricanes varies dramatically based on manufacturing quality, installation methods, and wind rating certifications.

- **Wind Warranty:** Most manufacturers cap wind warranties at 130 MPH. In HVHZ, you may need higher-rated systems with up to 160 MPH wind warranties — but these require certified installers and correct installation methods.
- **Manufacturer Certification:** Higher wind ratings are not automatic. They require the installer to be certified by the manufacturer and to follow specific enhanced installation methods.
- **Fastening Pattern:** Proper fastening patterns, starter courses, and ridge systems are critical for wind performance and warranty validation. Generic installation does not qualify for enhanced warranties.

Tile Roofs: What's Under the Tile Matters Most

The most important part of a tile roof is the system you cannot see. Tile is durable — but only if the underlayment, attachment methods, and adhesive application are executed correctly.

- **Underlayment Quality:** The waterproofing layer beneath the tile is your true roof. Low-quality underlayment or improper installation leads to premature failure.
- **Adhesive Application:** Modern tile roofs use roof adhesive (foam) instead of mechanical fastening. The type, amount, and size of adhesive patties matter significantly. Some contractors use proper foam when the inspector is present, then switch to minimal adhesive once the inspector leaves.
- **Inspector Limitations:** City inspectors are typically onsite for only a few minutes. They verify foam spraying is occurring but do NOT monitor consistency across the entire roof. Photo documentation throughout the project is your protection.

Metal Roofs: System Choice & Installation Precision

Different metal roof systems have different performance characteristics, installation requirements, and warranty conditions.

- **Snap-Lock Systems:** Panels interlock mechanically. Faster installation, but performance depends entirely on proper clip spacing and manufacturer specifications.
- **Mechanically Seamed Systems:** Seams are crimped using specialized equipment. Superior wind resistance, but requires precision layout and manufacturer-specific fastening schedules.

- **Sealant & Clips:** Many manufacturers require sealant at specific seams. Some contractors skip this to save time, voiding warranties and creating leak pathways. Clip spacing is critical for wind uplift resistance.

Why Documentation Matters More Than Inspections Alone: Many contractors only "build for inspection day." Real performance depends on consistent execution across the entire project. Inspectors spend only a few minutes onsite. Once the roof is complete, installation quality cannot be verified without destructive testing. **Comprehensive photo documentation throughout the project is the only proof of what is underneath your roof.**

Part 4: Insurance, Wind Mitigation & Why Your Roof Controls Your Premium

Your wind mitigation inspection form (OIR-B1-1802) is one of the most financially significant documents associated with your home. It determines your insurance premium based on these factors:

- **Roof Covering:** Type and attachment method of your primary roof covering.
- **Roof Deck Attachment:** Fastening pattern and spacing of the roof deck to the trusses.
- **Roof-to-Wall Connections:** The strength of connections between your roof and walls — toe nails, clips, single wraps, or double wraps. **This is the single biggest factor.**
- **Roof Geometry:** Hip roofs perform better in wind than gable roofs.
- **Secondary Water Resistance:** Whether a peel-and-stick SWB is installed beneath the primary covering.
- **Opening Protection:** Impact-rated windows and doors contribute to your overall wind mitigation score.

The Real Cost of a "Cheap" Roof vs. an Insurance-Optimized Roof

Factor	Basic Code-Minimum	Insurance-Optimized
Upfront Cost (typical)	Lower	+\$4,000–\$8,000 more
Annual Insurance Premium	\$6,800–\$9,200/yr	\$3,800–\$5,400/yr
Annual Savings	—	\$2,000–\$4,000/yr
25-Year Insurance Cost	\$170,000–\$230,000	\$95,000–\$135,000
25-Year Total (Roof + Insurance)	Higher total cost	\$50K–\$100K less
Wind Mitigation Credits	Minimal or none	Maximum credits applied
SWB Installed	No	Yes
Resale Impact	May complicate buyer's insurance/mortgage	Clean wind mitigation attracts buyers

The math is simple: **the roof that costs more upfront costs far less over time.** And as Florida insurance premiums continue climbing, the gap only widens. The key is knowing exactly which upgrades matter for your specific home and your insurance carrier — and that requires a proper inspection.

Planning to Sell Your Home?

Even if you are not staying long-term, your roof choice affects the sale. Buyers who need a mortgage also need homeowners insurance, and their insurer checks the same wind mitigation factors. A roof without a secondary water barrier or proper hurricane straps can make the home harder to insure, which can delay or kill a deal. A clean wind mitigation report with full credits makes your home more attractive to buyers and their lenders. The right roof is not just a repair — it is a selling point.

Part 5: What Happens During a Proper Roof Inspection

A thorough roof inspection takes 45–60 minutes and covers things no calculator or satellite image can see. Here is what a qualified contractor evaluates:

- **Attic & Structural Connections:** Hurricane straps, clips, and roof-to-wall connections. These are the #1 factor in your wind mitigation report and determine your biggest insurance discount.
- **Secondary Water Barrier (SWB):** Whether your roof has — or can accommodate — a sealed SWB. Without one, some insurers will not write a policy in HVHZ areas.
- **Decking Condition & Roof Pitch:** Rotted or damaged plywood must be replaced before a new roof goes on. Pitch affects labor, safety, and material requirements. Hidden decking damage is the #1 source of unexpected cost.
- **Code Requirements & Permitting:** Your municipality may have requirements beyond the Florida Building Code. A qualified contractor knows the local rules for every city in Broward and Palm Beach County.
- **Ventilation Assessment:** Attic ventilation directly affects roof longevity and energy efficiency. Improper ventilation causes thermal stress that degrades underlayment prematurely.
- **Existing Damage & Prior Work:** Signs of previous leaks, improper repairs, or code violations that must be addressed before a new roof is installed.

Why This Matters: Many contractors quote a roof from the driveway and never step foot in your attic. That means they are guessing on your structural connections, guessing on your decking, and they are definitely not telling you which upgrades will lower your insurance. When you get a quote without a proper inspection, you are comparing incomplete numbers.

Part 6: How Professional Roofers Protect Your Property

Roof replacement generates significant debris and creates risk to your landscaping, pavers, driveways, and surrounding property. Here is what professional contractors use:

- **Catch-All Systems:** Positioned around the perimeter to capture falling materials, protecting landscaping, AC units, and ground-level structures.
- **Equipter Debris Removal:** Debris is loaded directly from the roof into dump trailers, preventing tile and material impacts on pavers and driveways. Trailers are removed every night so they never impede your driveway.

- **Ground Protection:** Pavers are especially vulnerable. Ground protection systems prevent damage from heavy materials and foot traffic.
- **Job Site Cleanliness:** Professional systems reduce cleanup time, improve safety, and maintain a cleaner work environment.

Ask your contractor specifically what property protection measures they use. If they don't have a clear answer, that's a warning sign.

Part 7: Roof Ventilation — The Hidden Factor Most Homeowners Miss

Roof ventilation in South Florida is not optional — it is a critical component of roof longevity, energy efficiency, and underlayment performance. The extreme heat and humidity in this region create unique stresses on roofing systems that proper ventilation directly addresses.

Understanding Thermal Shock

A tile roof surface can reach 160–180 degrees in direct sunlight while the attic below might be 120–140 degrees. This temperature differential creates stress on underlayment. As conditions change throughout the day, these temperature swings happen repeatedly, accelerating underlayment breakdown. Proper ventilation stabilizes temperature and extends underlayment service life.

HVHZ-Rated Solar Attic Fans

Not all solar attic fans are suitable for South Florida. Fans must be **HVHZ-rated** and tested for wind uplift. Non-rated fans can become projectiles during hurricanes. Proper fan sizing based on attic square footage (CFM rating) is essential, and installation quality — flashing, sealing, fastening — is critical.

Factor	Properly Vented Roof	Poorly / Non-Vented
Attic Temperature	120–130 degrees on hottest days	140–160+ degrees with extreme swings
Underlayment Life	20–30+ years	15–20 years or less
HVAC Efficiency	Cooling load reduced 10–15%	Higher demand, shorter AC lifespan
Thermal Shock Risk	Low	High

Proper attic ventilation should be part of your roof system design — not an afterthought. Ask your contractor how they evaluate ventilation needs and what HVHZ-rated solutions they recommend.

Part 8: Best Time of Year to Replace a Roof

Season	Conditions	Recommendation
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Rainy Season (May – October)	Daily thunderstorms, high humidity, tropical weather systems. Frequent delays, moisture concerns, inspection scheduling challenges.	Possible but challenging. Budget extra time for weather delays.
Dry Season (November – April)	Predictable weather, minimal rain, lower humidity. Better adhesive curing and material installation conditions.	Ideal. Fewer delays, faster completion, more predictable timelines.

Planning Tip: If you know your roof needs replacement, schedule the project for fall or winter. You will experience fewer delays, better working conditions, and more predictable timelines. Waiting until hurricane season creates urgency that benefits contractors — not homeowners.

Part 9: Red Flags vs. Green Flags — Quick Reference

Use this quick-reference table when comparing contractors side by side.

Red Flags

- ✗ One- or two-page quote with vague line items
- ✗ Never mentions insurance savings or wind mitigation
- ✗ Quotes from the driveway without inspecting attic
- ✗ Only offers a single price with no options
- ✗ Cannot provide CCC and CGC license numbers
- ✗ Hesitates to name you as additional insured
- ✗ No physical office or local presence
- ✗ Pressures you to "sign today" for a discount
- ✗ Asks for more than 10% deposit before materials arrive
- ✗ Uses leased employees through a PEO without disclosing it
- ✗ Same crew for shingles, tile, and metal
- ✗ No photographic documentation of the project

Green Flags

- ✓ Detailed 4–6 page proposal with exact manufacturer specs
- ✓ Explains insurance impact and designs for max credits
- ✓ Inspects roof AND attic before quoting
- ✓ Presents good, better, best options with clear explanations
- ✓ Holds both CCC and CGC licenses in their company name
- ✓ Willingly names you as additional insured
- ✓ Established office, local reviews, 10+ years in business
- ✓ Gives you time to compare and make an informed decision
- ✓ Provides full photo documentation of every phase
- ✓ Has dedicated specialist crews for each roof type
- ✓ Prepares wind mitigation report as part of the job
- ✓ Clear communication process with dedicated project manager

Ready for a Free Roof Inspection?

All Phase Construction USA is a dual-licensed roofing and general contractor (CGC-1526236 | CCC-1331464) serving Broward and Palm Beach County for over 20 years. We inspect every roof and every attic. We present clear options with good, better, and best tiers. We design for maximum insurance savings. We document everything. And we stand behind our work.

Schedule your free, no-obligation inspection:

(754) 227-5605 | allphaseconstructionfl.com

Your quote is locked for 90 days. We respond within 60 minutes during business hours.

Serving Deerfield Beach, Boca Raton, Coral Springs, Pompano Beach, Fort Lauderdale, Delray Beach, West Palm Beach, and all of Broward & Palm Beach County.

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