Top Tampa Roofer Releases Tips: Florida’s 15-Year Roof Rule as Homeowners Face Insurance Concerns

Westfall Roofing helps Florida homeowners understand when an aging roof could affect coverage, what the 15-year rule means and when an inspection can help.

Westfall Roofing Logo

TAMPA, FL, UNITED STATES, September 9, 2026 /EINPresswire.com/ -- As Florida homeowners face rising premiums and stricter underwriting, one question dominates online searches and continues to create confusion: “Will my insurance drop me because of my roof’s age?”

The short answer is more nuanced. Florida law provides homeowners with important protections. Under Florida Statute 627.7011, an insurer cannot refuse to issue or renew a homeowners policy solely because a roof is less than 15 years old. Once a roof reaches 15 years of age, an insurer must allow the homeowner to obtain an inspection from an authorized inspector, at the homeowner’s expense, before requiring roof replacement as a condition of coverage. If the inspection determines the roof has at least five years of remaining useful life, the insurer cannot refuse to issue or renew the policy solely because of the roof’s age.

“What we’re seeing is that roof condition and documentation have become increasingly important for Florida homeowners, particularly as roofs get older,” said Ryan Westfall, President of Westfall Roofing. “A roof reaching 15 or 20 years old does not automatically mean it needs to be replaced or that a homeowner will lose coverage. But insurers can have different underwriting requirements, and the actual condition of the roof matters.”

Westfall said asphalt shingle roofs tend to face greater scrutiny as they age, while longer-lasting roofing systems such as tile and metal may be evaluated differently depending on their condition and the carrier’s underwriting guidelines.

Under Florida law, roof age is generally calculated from the last date 100 percent of the roof surface was built or replaced in accordance with the building code in effect at the time. The law's roof-age protections also do not prevent an insurer from making coverage decisions based on other lawful underwriting considerations.

“For homeowners, the biggest mistake is assuming that the age of the roof tells the whole story,” Westfall said. “What matters is knowing the condition of the roof and having documentation to support it. A professional roof inspection can identify its remaining useful life, document its condition and give homeowners better information when they speak with their insurance agent or carrier.”

To help remove some of that uncertainty, Westfall Roofing offers homeowners a free roof-age and condition assessment. The evaluation is designed to give homeowners a clearer picture of their roof’s age, current condition and potential remaining useful life before they face an insurance renewal or underwriting issue.

“This isn’t about telling every homeowner they need a new roof,” Westfall said. “It’s about giving them information before there’s a problem. If the roof is in good condition, they should know that. If there are issues that could create concerns during renewal, it’s better to identify them early so the homeowner has time to understand their options.”

For homeowners approaching renewal with an older roof, Westfall recommends having the roof evaluated before an insurance issue arises rather than waiting for a notice from the carrier. Knowing the roof’s age, condition and estimated remaining useful life can help homeowners understand their options and avoid a last-minute scramble if additional documentation is requested.

For more information: https://www.westfallroofing.com/

About Westfall Roofing
Founded in the Tampa Bay area in 1989 as Westfall Construction by Kirk Westfall, Westfall Roofing has grown from a family-owned business into one of Florida's most respected residential roofing contractors. The company expanded through generations, with son Ryan Westfall joining the business in 2008 and later becoming president, helping lead its growth across Central and Southwest Florida. Westfall Roofing is consistently ranked among the nation's leading roofing contractors and is an Owens Corning Platinum Preferred Contractor, a distinction earned by fewer than 1% of roofing companies nationwide. With decades of experience evaluating, repairing, and replacing roofing systems throughout Florida, Westfall regularly advises homeowners on roof maintenance, storm preparedness, manufacturer warranty requirements, and best practices for maximizing the service life of asphalt shingle, tile, and metal roofing systems.

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