



# Roof Coatings and the Florida Insurance Crisis

Economic Impacts and Industry  
Insights



[RoofCoatings.org](http://RoofCoatings.org)

# About Roof Coatings

## Roof Coatings: Protecting Buildings, Preserving Resources, Powering Resilience.



### Benefits of Roof Coatings:

- **Waste Reduction**
- **Cost-Effective Solution**
- **Sustainable Option**
- **Quality Assurance**
- **Temperature Control**
- **Thermal Shock Reduction**
- **Lower Cost**
- **Wind Resistance**
- **Third-party Tested & Warrantied**
- **Heat Island Reduction**

**Roof coatings** are designed for **protecting and extending the useful service life of roof assemblies** for new construction and more commonly, existing roof coverings, such as BUR, metal, modified bitumen, single ply membranes, and spray polyurethane foam.

Roof coatings are thicker than paint, with higher solids content, designed to protect roofs from UV light, water, and wind for many years. Formulated with high-quality resins, they remain elastic throughout their life cycle, forming a durable, waterproof film that bridges small cracks and seams. Unlike paint, roof coatings are applied in multiple gallons per 100 square feet.

Today, there are various types of roof coatings on the market that can benefit any type of roof. The most common types of roof coatings are acrylic coatings, asphalt coatings, polyurethane coatings, and silicone coatings.

**In the United States, the roof coatings market was valued at \$342.4 million in 2022 and is expected to grow at a CAGR of 4.3% during the forecast period.**



## About Us: Championing the Roof Coatings Industry Through Advocacy, Innovation, and Education

The **Roof Coatings Manufacturers Association (RCMA)** is the premier trade association dedicated to advancing the roof coatings industry. Representing manufacturers of roof coatings and related products, as well as suppliers to the industry, RCMA serves as the unified voice for its members. The association promotes the benefits of roof coatings, including their energy efficiency, sustainability, and cost-effectiveness, through advocacy, education, and technical expertise.

**RCMA also provides valuable resources to members, including research on industry trends, guidance on regulatory compliance, and opportunities for collaboration.** With a commitment to innovation and environmental stewardship, RCMA works to enhance the industry's visibility and credibility while fostering growth and development within the roofing sector. For more information, visit [[roofcoatings.org](https://www.roofcoatings.org)] (<https://www.roofcoatings.org>).

The role of **roof coatings is rapidly evolving to address critical global challenges such as climate change, urban heat islands, and the need for resilient infrastructure.** As demand grows for sustainable and energy-efficient solutions, roof coatings are positioned as a vital component in reducing energy consumption and mitigating environmental impact. By reflecting solar radiation, lowering rooftop temperatures, and enhancing building envelope performance, roof coatings help combat urban heat islands and decrease cooling costs. Furthermore, these solutions play a crucial role in extending the lifespan of existing roofing systems, reducing the need for costly replacements, and minimizing construction waste. The **Roof Coatings Manufacturers Association (RCMA)** continues to drive innovation and advocate for the expanded use of roof coatings as part of a sustainable future for the built environment.







# Key Issues

## Legislation and Insurance: The Core Challenges for Roof Coatings

### 1. Unfair Classification of Roofing Types

Florida's current regulations do not distinguish between low slope and steep slope roofing, despite their differing functionalities. This misclassification is causing undue strain on homeowners, especially those in condominium complexes having low slope roofs, with many senior residents. The financial burden is particularly hard on those with fixed incomes, leading to increases in insurance premiums and HOA fees.



#### Low Slope Roof

- Nearly flat appearance, though a slight slope is present for drainage.
- Typically used on commercial, industrial, and multifamily buildings.
- Ideal for large structures where aesthetics are secondary to functionality.



## **Steep Slope Roof**

- Dramatic, angled appearance.
- Commonly seen on residential homes, churches, and certain small commercial buildings.
- Aesthetic appeal is often a key consideration.

## **2. Financial and Environmental Impacts**

The requirement to remove and replace roofs over 15 years old, regardless of their functionality, stems from changes to the "Residential Roofing" code following significant insurance losses. These code changes, which primarily impacted shingle and tile roofing, are creating excessive costs for homeowners living in dwellings with low slope roofs and contributing to environmental harm. The forced removal of functional roofs results in increased waste, placing further pressure on Florida's already diminished landfill capacity.

Not allowing low-slope multi-family housing owners to maintain their roofs with the use of cost-effective coating restoration systems is unnecessarily increasing the cost of their roof over its service life. Roof coating restoration systems can save the homeowner 50-70% of the cost of a new roof.

## **3. Impact on the Commercial Sector**

Commercial roofing businesses are also affected by the prohibitive costs associated with replacing functional roofs. This situation threatens the viability of local businesses and undermines the economic stability of our state.

- Roof Coating restoration is the most effective way to restore the performance of a roof without requiring full tear-off.
- Roof replacement very often requires closure of commercial establishments. This results in loss of revenue for the business owner, as well as tax revenue for the local authorities.
- The costs associated with roofing materials disposal are substantial, and can be greatly reduced or even avoided through roof coating roof restoration.

# Impacts



## The Harmful Impact of Legislative and Insurance Requirement Changes

1. Unfairly and arbitrarily focuses on low-slope, multi-family residential roofing. This legislation was developed for residential, steep slope roofs but erroneously applied to all types of roofing including low-slope.
2. Homeowners are now required to absorb the high costs of removing and replacing roofs, along with disposal fees, instead of having the option to restore them.
3. These changes will impose exorbitant and unnecessary expenses, particularly on seniors living on fixed incomes. Roof replacements can cost up to three times more than repairing and restoring a roof with a cool roof coating system.
4. Despite providing the required certification that a roof has over five years of useful life left, many homeowners are either denied coverage or face dramatic premium increases.
5. Florida's landfills, already near capacity, will be overwhelmed by the waste generated from unnecessary roof replacements. The roofing waste generated could more than double due to these regulations.
6. Businesses in residential buildings may be forced to close temporarily during roof replacements.
7. Manufacturers who have invested millions developing products to meet stringent Florida Building Code and Dade County requirements will see their investments drastically devalued.

**Florida is home to over 1.5 million condominium units, with approximately 37% located in Broward and Miami-Dade counties.<sup>1</sup> In 2023, approximately 37% of Florida's population resided in community associations, including homeowners associations (HOAs) and condominium communities.<sup>2</sup>**



# Actual Florida Resident Stories



## **Water's Edge Condominiums**

Water's Edge Condominiums in Largo, Florida applied a silicone roof coating restoration system in 2020, but in 2024, Citizen's refused to renew coverage due to the original roof's age, forcing a \$600,000 replacement.



## **Citizens Cancels Lakeland Couple's Home Insurance, Despite \$56K in Upgrades**

"The reason for this action is: Property is not eligible for coverage because the roofing system is not acceptable."



## **Tropic Bay Condominiums in Delray Beach**

At Tropic Bay Condominiums in Delray Beach, a complex with 17 roofs was denied renewal by Citizen's because the roofs were over 15 years old, despite documentation from professionals stating they had more than five years of life remaining.



# Proposed Solutions



## **1. Advocating for Fair Classification of Low-Slope Roofing**

RCMA urges the removal of low slope roofing from the Citizens Insurance program to reflect the unique characteristics of these roofing systems and to alleviate the financial burden on property owners.

## **2. Ensuring Qualified Inspections for Better Insurance Outcomes**

We recommend revising the definition of “Authorized Inspector” in HB 15D to include only qualified professionals, such as licensed contractors and registered roof consultants. This change would ensure that their assessments are accepted without question by Citizens Insurance, improving fairness in the inspection process.

## **3. Championing Transparency with a Public Appellate Process**

Finally, we call for the creation of a clear and accessible public appellate process for homeowners and businesses to address disputes related to roof replacements and inspections. Such a process would increase transparency and accountability within the insurance system.