

# End of asphalt shingle roofs in Florida? Top official asks if they should be 'written out of the plot'

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Is it time to phase out asphalt shingle roofs in Florida?

Florida's insurance commissioner hinted at the recent Florida Chamber Insurance Summit that he'd like to see their days come to an end.

"It's probably time to look past asphalt shingles," Michael Yaworksy told a crowd of insurance executives. "You know, these products that are guaranteed to last for 30 years. They don't last for 30 years in Florida. They just don't."

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But does that mean that asphalt shingle roofs should be "written out of the plot"? Top roofing industry officials are skeptical.

They concede that asphalt shingles only last an average of 20 years in Florida and are more vulnerable than metal or clay and concrete tiles to being damaged or blown off by hurricane-force winds. But they say that if installed correctly, more affordable asphalt shingle roofs can resist wind uplift and protect homes from water intrusion.

Roof coverage issues have bedeviled insurance companies in Florida since Hurricane Andrew struck the state in 1992. More recently, complaints by many insurers about roofing contractors who ask to perform free roof inspections, "find" hail damage, then submit insurance claims that secure roof replacements at no cost to homeowners have triggered several reforms.

They included repeal of the [Florida Building Code](#) rule that required replacement of entire roofs when more than 25% was damaged, and a change in state law to allow insurers to cover the depreciated value rather than full

replacement cost of roofs in basic homeowner policies. Insurers must still offer full replacement coverage for a higher premium.

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Most of the questionable claims involved asphalt shingle roofs because they are most common. Nationwide, an estimated 80% of roofs are covered by asphalt shingles while in Florida, the director of technical services for the [Florida Roofing and Sheet Metal Contractors Association](#) says a more accurate estimate is between 60% and 65%.

### **Action on asphalt tiles upcoming**

Yaworsky told the gathering of insurance executives that they should expect “some news around roof surface types” in coming years and mentioned that “maybe it’s time to write (asphalt shingles) out of the plot in Florida.”

Yaworsky provided few details about what he had in mind. Asked if he was interested in expanding on his thinking for this story, Kylie Mason, communications director for the Office of Insurance Regulation, offered this statement that she said could be attributed to her: “Florida’s building codes are working, and we do not want progress to go backwards. Therefore, there are more resilient roofing types that consumers may want to consider, to not only have their homes hold up better in Florida’s weather, but also to possibly receive credit for in their insurance premiums.”

Insurers are required to charge less after homeowners install a new roof, regardless of the material used, in compliance with the current Florida Building Code. But many offer larger credits for metal or clay and concrete tile coverings because they last longer and are less likely to fail during storms.

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Yaworsky’s comments piqued the attention of officials of trade associations that represent asphalt shingle roofing manufacturers and installers.

Asked about the comments, Reed Hitchcock, executive vice president of the [Asphalt Roofing Manufacturers Association](#), said, "I'm disappointed that the insurance commissioner would make a statement like that and put that thought into the heads of homeowners that have asphalt shingle roofs."

Hitchcock added that many factors determine how asphalt shingle roofs stand up to hurricane-force winds, including the wind rating of the shingles, how they are installed, how the roof structure is attached to the home, and the expertise of the installer.

"There are a lot of high performance, very good asphalt roof systems out there," he said. "And it takes a qualified roofing installer to walk a homeowner through that and say, 'This is what you need, this is what you don't need.'"

### **What can the commissioner do?**

While the insurance commissioner cannot prohibit homeowners from installing asphalt shingle roofs without convincing the Legislature to change state law, Yaworsky mentioned "revisiting" an inspection form that identifies storm hardening features that qualify homeowners for insurance premium discounts.

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Called the [Uniform Mitigation Verification Inspection Form](#), it lists opening protections such as impact doors and windows, types of attachments of roof frames to the walls of homes, water resistance barriers under roof coverings, and five types of roof coverings: asphalt or fiberglass shingles, concrete or clay tile, metal, and two flat-roof styles — built up or membrane — more commonly used in commercial buildings.

Yaworsky could ask the Florida Financial Services Commission, which is comprised of the governor and members of his cabinet and oversees the list, to eliminate asphalt or fiberglass shingle roofs as an option. He also could ask that only the most wind-resistant forms of asphalt shingles qualify for discounts.

He mentioned that the Office of Insurance Regulation will be "probably doing some other stuff on mandatory mitigation credits and whatever our version of

the IBHS Fortified program is.”

The [IBHS Fortified](#) program is administered by the Insurance Institute for Business & Home Safety. Homes can qualify for additional insurance discounts by meeting the program’s construction standards that often exceed state building codes.

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Enhanced roof deck attachments, sealed roof decks, locked-down roof edges, wind and rain resistant attic vents and impact resistant shingles — including those made of asphalt — are required for homes to be certified as “fortified” under the program, according to its website. Construction must be verified by an independent evaluator.

Some Fortified program standards find their way into state building codes.

In 2020, the Florida Building Code adopted the program’s [sealed roof deck standard](#), according to the Fortified website.

It requires sealing gaps or seams between pieces of the plywood decking to prevent water from flowing into the home if the roof cover is lost. Other standards that made their way into the code strengthen soffits for heavier wind loads, specify thickness of wood structural panels and dictate the size and spacing of ring shank nails used to attach roof decks, the website says.

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In developing the revisions, the institute works closely with insurers, state regulators, building code committees, and trade associations.

### **Asphalt shingles vs. metal and concrete tiles**

Mike Slivers, director of technical services for the Florida Roofing and Sheet Metal Contractors Association, says that asphalt shingle roofs have developed a bad reputation among insurers because a majority of homes have them.

And that means a larger number will visibly fail in powerful wind-driven storms. These are more likely older roofs that weren't installed under the latest codes, and some that were installed by unqualified workers or even the homeowners themselves, he said.

Higher quality asphalt shingles installed under today's Florida Building Code are more likely to withstand hurricane-force winds with minimal damage, he said.

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"I think any reasonable observer who goes out and looks at a lot of hurricane damage will tell you that you will see asphalt shingle roofs that look perfect after high-wind events," he said. "So it's not one-size-fits-all and even though they all pass the same standard, you can find better and worse products."

Cost is an important consideration as well, he said. Metal or tile roofs can last 50 years or more but cost two to three times the price of asphalt tile.

Most tile roofs sold today are made of concrete, he said.

Converting a shingle roof to a concrete tile roof requires reinforcement of the structure because of the additional weight load, Silvers said. In addition, concrete tile absorbs moisture and must be sealed from time to time, according to information on roofers' websites. If they develop algae or mold, they must be cleaned.

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Metal shingles come in a range of styles, grades and costs, Silvers said, and some are vulnerable to corrosion if the home is close to the ocean. The most cost effective, called "[through-fastened panels](#)," are ribbed or corrugated sheets that overlap each other and are attached using screws and washers that are visible from outside the home. "A lot of people don't like the way these look," he said.

Metal shingles that are designed to create [a more traditional look](#) are growing in popularity, says Todd E. Miller, president of Ohio-based Isaiah Industries and

current president of the [Metal Roofing Alliance](#).

Miller notes that “most roofing materials rely on either gravity or failure-prone adhesives to hold them together” while metal roofs, whether made of shingles or panels, stay in place more often because they are interlocked atop roofs.

Also, he said, “One significant benefit to metal is that it does not lose its wind resistance as it ages. Many other materials, on the other hand, lose strength or become brittle, making them less resistant to wind and hail damage.”

### **Roofing industry says asphalt shingle roofs improving**

Metal or concrete and clay tile roofs are effective for homeowners who can afford them, Silvers said.

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For everyone else, the industry continues to develop ways to improve the wind resistance and lifespan of asphalt shingle tiles, he said. One improvement that he expects to see in the 2025 revision of the Florida Building Code will improve the seal of vertical connections of four-sided hip roofs to prevent separation during hurricanes.

Silvers and Hitchcock each said they expect representatives of the asphalt shingle roofing industry to show up and plead their case if and when Yaworsky were to move to write their products “out of the plot in Florida.”

“Clearly when it comes to wind performance, we’re improving every single cycle, and every time we get a storm we’re seeing more and more evidence of that,” Silvers said. “Do we have some problems with insurance? Absolutely. We’re doing our part as an industry to try to reduce those losses and to keep people in their structures.”

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