Current version — Nov 1, 2026. Update history: https://restorationintel.com/isaias-job-scope-treefall-roofs-25-percent-rule/

Storm Scope Quick Card: Treefall, Pull-Off & The 25% Rule

Condensed field reference for Florida storm restoration estimators and contractors scoping Hurricane Isaias / Milton-pattern roof damage. Grounded in Florida Building Code Existing Building (§§706.1.1, 707.3.2) and Florida Statutes (§§553.844(5), 627.4025, 627.701(10)).

STANDING DESK DOCTRINE: DOCUMENT, HOLD, RESPOND

The scope is a record before it is a price. Every post-storm file requires section math, code-edition permit history, physical opening proof, and waterline survey before writing line items.

1. Storm Profile & The Six-Job Taxonomy

METEOROLOGICAL GROUND TRUTH

Hurricane Isaias Landfall: Destin, FL — Night of October 9, 2026 (Cat 2, 105 mph). Peak gusts occurred west of landfall: Jay (118 mph), Oriole Beach (116 mph), Whiting Field (114 mph). Vexcel Gray Sky assessed 412,403 structures, identifying 17,860 damaged buildings across Escambia and Santa Rosa counties.

Job Taxonomy Type	Field Mechanism & Scope Marker	Governing Authority / Code
1. Treefall Puncture	Tree drops through deck/structure; opening created; 24-hr tarping.	F.S. §627.4025 / F.S. §627.701(10)
2. Roof Structure Pull-Off	Deck/diaphragm pulled off structure (>30% removal in >115 mph zone).	FBC Existing Building §707.3.2
3. Roof Covering Loss	Shingle/membrane loss with structural deck intact. 25% section rule.	FBC EB §706.1.1 / F.S. §553.844(5)
4. Opening & Cladding	Fenestration breach (windows/doors) or siding loss (Portofino towers).	Envelope scope (separate from roof)
5. No-Opening Outage	Spoilage / business interruption without direct physical damage.	DFS Commercial Disaster Guidance
6. Floor-Line Surge/Water	Ground-up water vs wind-driven opening water. Gauge asymmetry.	FEMA Flood Line / Verisk Surge Exclusion

2. Treefall First — The Okaloosa Norm

OPENING IS COVERAGE FACT

Damage Pattern: Most common mechanism in Okaloosa County. Trees falling on residences (Pensacola north side pattern: tree punctures roof structure & attic, tarped inside 24 hours).

Statutory Rule §627.4025: Rain entering through a wind-made opening is inside Florida statutory hurricane coverage. The hole is the coverage fact.

> **DEDUCTIBLE DEFENSE (§627.701(10)):**
> A separate roof deductible **CANNOT** be applied to a hurricane roof loss or to a tree fall that punctures the roof deck. The only applicable deductible is the policy's percentage hurricane deductible.

Field Protocol: Photograph the puncture from exterior and attic before tarping. Log exact tarp time. Map water trail directly from puncture to interior ceilings.

3. Pull-Off vs. Puncture — Milton Pattern

STRUCTURE VS COVERING

Milton Pattern: 20 miles inland. Severe structural pull-out on single-family, multi-family, motels, grocery stores, apartment complexes, and high school gymnasium.

- **Covering Loss (Deck Intact):**

Loss of shingles, tiles, or membrane with deck intact is governed solely by the 25% rule (§706.1.1).

- **Structure Loss (Deck/Diaphragm Removed):**

> **FBC EXISTING BUILDING §707.3.2 TRIGGER:**
> Where structural roof deck is removed from **>30% of diaphragm** AND design wind speed **exceeds 115 mph**: diaphragm, connections, and roof-to-wall ties must be evaluated against code wind loads and strengthened/replaced if unable to resist at least **75%**.

Rule: A shingle count does not answer a diaphragm question.

4. The 25 Percent Rule (§706.1.1) — Mechanics & Math

FBC EB 2023

The Core Mandate: Not more than **25%** of the total roof area *or of a roof section* may be repaired, replaced, or recovered in any **12-month period** unless the covering on the entire roof system or that section is replaced or recovered to code.

What Constitutes a "Roof Section"?

- Divided by **expansion joints**
- Divided by **parapet walls**
- Divided by **change of elevation**
- Divided by **roof type** (e.g. flat membrane vs pitched shingle)
- Divided by **legal description** (e.g. motel wing)

Result: A motel wing can cross 25% while the total building remains well under 25%.

Critical Math Exclusions & Lookback:

- **Tie-Off Area Excluded:** The tie-off area required to tie new work into the existing roofing system is statutorily excluded from the 25% calculation.
- **Rolling 12-Month Clock:** Evaluates any permitted repairs back to October 2025. Cumulative permits in the 12-month window add directly to current storm damage.

5. The Statute Exception Most Scopes Miss (§553.844(5), Florida Statutes)

MANDATORY STATE STATUTE

Statutory Preemption: Section 553.844(5), Florida Statutes. Local municipalities and building departments **cannot amend this exception away by ordinance**.

THE STATUTORY EXCEPTION: If the roofing system or roof section was built, repaired, or replaced in compliance with the **2007 Florida Building Code or any later edition**, then even if damage reaches 25% or more:

→ ONLY THE PORTION ACTUALLY BEING REPAIRED, REPLACED, OR RECOVERED MUST MEET CURRENT CODE.

The untouched remainder of the roof is NOT dragged into a full replacement!

Coastline Reroof Context	Field Scope Error Live Today	Correct Scope Protocol
Post-2007 Roofs: Sally (2020), Zeta (2020), Helene (2024) reroofs on this coast.	Writing a 2019 motel wing as an automatic full code replacement. *(Overstates job → rejected).*	Scope repair to damaged section only under §553.844(5). Attach permit copy proving post-2007 install.
Pre-2007 Roofs: 1998 or earlier installations with >25% section damage.	Writing a 1998 wing as a localized patch. *(Understates job → code violation).*	Full roof section replacement to current code under §706.1.1. Pre-2007 roof does not qualify for exception.

Jurisdictional Boundaries: (1) HVHZ (High-Velocity Hurricane Zone) applies strictly to Broward and Miami-Dade counties only — not the Panhandle. (2) FBC 25% rule is Florida statute — does not apply to AL or MS properties on multi-state portfolios.

6. Cladding & Weathertight Buildings

ENVELOPES & ENDORSEMENTS

Pensacola Beach Fenestration Loss: Mid-rise and high-rise cladding loss; Portofino Island Resort lost windows across two towers, leaving bedrooms open to weather. Scope as fenestration/cladding, entirely separate from roof percentage.

Canopies & Debris: Gas station canopies and fence debris sit under percentage deductibles but must be inventoried.

No-Opening Outages (DFS Guidance): Nearly 900k power outages. Food spoilage / motel closures without physical envelope damage are utility-service endorsements, not roof claims.

7. Water, by Map — Surge vs. Wind

GAUGE ASYMMETRY

Asymmetric Surge Split by Address:

- **East of Landfall:** Panama City Beach (5.6 ft above MHHW — 2nd highest since 1995); Old Pass Lagoon (3.98 ft); East Pass Destin (3.68 ft); Pensacola (2.73 ft).
- **West of Landfall:** Mobile Bay tributaries went negative (Dog River −2.60 ft; Mobile State Docks −3.22 ft — water blown out).

Coverage Allocation: Ground-up water = flood; water through wind-made opening = wind policy. Verisk excludes "storm surge leakage" by name. Survey water marks immediately.