



Kendall Federation of Homeowner Associations, Inc.

Serving the Greater Kendall Community since 1976

12900 SW 84 Street
Miami, Florida 33183

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KFHA Resolution

Definition of “Underlayment” Concerning the Roofing Industry

The underlayment is the material that is under the shingles, tiles or metal roofing products. The current underlayment, used in 99% of homes, is made of asphalt-saturated tar paper, which has a high performance failure when stressed with strong winds, storms and hurricanes. Attached are documents attesting to the strength of polypropylene and the weakness of asphalt-saturated tar paper.

In searching for a solution to the insurance problem in Florida, and based on all of the attached roofing studies, the following is proposed:

Resolution: “Roofs & Lower Insurance Rates”

The Kendall Federation of Homeowner Associations (“KFHA”) requests the Miami-Dade County Commissioners and Mayor motivate the Miami-Dade “Authority Having Jurisdiction”, Office of Insurance Regulation and the Florida Building Commission to prefer the use of approved Polypropylene underlayment, and identify certain High Performance Roof Systems so residents can obtain substantial reductions in insurance premiums and better protection on all sloped High Velocity Hurricane Zone residential roofs.

Since, a recent Florida Roofing & Sheet Metal Association Publication has publicly announced in the October 2021 issue of Florida Roofing that prescriptive asphaltic underlayment is substantially underperforming much worse than originally anticipated for Tile Roofing; and

Since, an alarming rate of insurance carriers have left our state, due, in part, by a few “bad actors’ ” predatory tactics offering a “Free Roof” due, in part, by claims based on vulnerable roofs with otherwise “Failing” prescriptive underlayments; and

Since, our State Representatives are searching for solutions to lower homeowner insurance premiums and facilitate healthy competition in the State of Florida; and

Since, 32 Miami-Dade Notice of Acceptance and 10 Florida Product Approvals for Polypropylene underlayment exist and have been verified by Miami-Dade certified laboratories to perform up to -420 psf, with the tensile strength to form a protective roofing envelope that would be advantageous in protecting a home’s occupants and contents in a hurricane regardless of the roof; and

Since, Polypropylene Underlayments can strengthen and extend roof longevity, and, whereby, many homeowners would also choose to select a “High Performance Roof System” that may also serve as an optional “Solar Roof” platform. Homeowners may be incentivized by insurance premium discounts for the use of Polypropylene Underlayments and then qualify for other discounts for selecting a roof-covering option that is rated for performance by Miami-Dade Notice of Acceptance or Florida Product Approval, resulting in a home extra-hardened for hurricane resistance.

Therefore, the KFHA recommends that the Miami-Dade Commission and Mayor create incentives to motivate Miami-Dade County “Authority Having Jurisdiction”, the Office of Insurance Regulation and the Florida Building Commission to recognize the preferential use of Polypropylene Underlayment and also identify “High Performance Roof Systems” for purposes of substantial premium reduction where improvements substantially reduce risks of roof replacement for minor and major incidents.



June 25, 2022

Michael Rosenberg, President
Kendall Federation of Homeowner Associations, Inc.