

# 10 mistakes commercial property owners make when hiring a contractor after a storm

A Florida commercial property checklist from SOS Roofing and Construction



## Start with safety and verification

Commercial storm repairs affect tenants, staff, revenue and long-term asset value. A fast roofing decision can create problems elsewhere in the building if authority, evidence, scope and sequencing are unclear. Establish a responsible project lead and use this checklist before committing to permanent repairs.

**Keep occupants away from unsafe areas. Follow emergency officials and obtain qualified safety assessments before reopening affected spaces.**

### 01 Awarding work before establishing who can authorize it

Identify the legal property owner, authorized signer and person approving changes. Review relevant leases, management agreements, lender requirements and association approvals with the appropriate advisers. Emergency work still needs a documented scope and spending authority. Set one communication route so a tenant or maintenance employee does not accidentally authorize a larger project.

**Ask:** "Who approves cost, schedule and changes for this building?"

### 02 Hiring a roofer without checking the relevant system experience

A commercial roof may involve low-slope membranes, drainage, equipment curbs, penetrations and existing warranty conditions. Ask for comparable projects and references. Have the bidder identify the existing system and explain its proposed investigation. If structural questions or complex assemblies require a design professional, establish that responsibility early. Avoid selecting a coating, recover or replacement before the existing condition has been assessed.

## Protect the record and your rights

### 03 Treating a vendor packet as completed due diligence

Verify the actual contracting entity, individual qualifier, current Florida license category and status through DBPR. Match them to the contract. <sup>[1]</sup>

Have your risk adviser check insurance evidence, subcontractor arrangements and any contractually required endorsements. Verify workers' compensation coverage or applicable exemptions through DFS. An out-of-area firm may be qualified; use the same documented standards for every bidder. <sup>[2]</sup>

### 04 Removing materials before building the loss record

Create a dated record by building, roof area and tenant space. Preserve pre-storm maintenance reports, roof plans, leak history, photos, emergency invoices and relevant inspection findings. Ask qualified professionals to document testing methods and limitations. Coordinate necessary access for your insurer and advisers before destructive work, where feasible, without delaying essential protection.

Keep records of business disruption and extra costs separately. Coverage for business income and extra expense depends on the policy and loss circumstances. <sup>[3]</sup>

### 05 Blurring construction work with claim representation

Define separate roles for the contractor, design professional, insurer's adjuster and any public adjuster or attorney you retain. A contractor's repair proposal does not decide coverage. Use appropriately licensed, separately retained representation when needed; Florida bars a public adjuster from participating in repairs on a claim they adjust. <sup>[4]</sup>

Ask about affiliations and financial interests. Choose advisers yourself and review their agreements independently.

## Make the scope and contract clear

### 06 Comparing only the price per square foot

Request a common scope from all bidders. Include roof areas, proposed assembly, demolition, insulation assumptions, deck repairs, drainage, flashings, equipment coordination, disposal and access. Have the appropriate professional identify applicable code and design requirements. List unit prices or allowances for concealed conditions and specify what testing or engineering is included.

Compare exclusions, schedule assumptions and warranty scope alongside total price. A lower initial bid can still leave significant owner costs.

### 07 Using an open-ended emergency agreement for permanent work

Document the boundary between stabilization and restoration. The permanent contract should address scope, price, schedule dependencies, change approval, insurance, site responsibilities, disputes and termination. Have counsel review consequential provisions before signing. Never assume homeowner cancellation rights apply to a commercial contract.

Read assignments and payment authorizations carefully. Florida generally bars post-loss benefit assignments under covered residential and commercial property policies issued on or after January 1, 2023, subject to statutory exceptions. <sup>[5]</sup>

### 08 Funding work without controls on progress and liens

Align payment applications with measurable work, documented materials and your contract. Name who reviews invoices and approves changes. Ask construction counsel to establish appropriate lien releases, notices and final-payment documentation. Florida's construction lien framework makes payment controls important even when the owner has paid the prime contractor. <sup>[6]</sup>

Independently verify changed payment instructions through a known contact before releasing funds.

## Finish with a usable project record

### 09 Scheduling repairs without an occupancy and trade plan

Require a written plan for tenant notices, safe access, deliveries, staging, debris, noise, dust, weather protection and equipment shutdowns. Assign responsibility for coordination with HVAC, electrical, solar and interior contractors. Identify permit and inspection dependencies with the building department. Sequence interior restoration around professional moisture assessment and drying decisions.

Agree how occupants report new leaks or unsafe conditions. Business continuity planning should cover communication and operational recovery as well as construction. <sup>[7]</sup>

### 10 Closing the project without protecting the next owner decision

Build a closeout package: completed scope, inspection records, punch-list resolution, roof plans where applicable, product information, warranties and maintenance instructions. Verify any promised manufacturer warranty is actually issued to the correct owner. Clarify coverage exclusions, owner duties, transfer conditions and future service contacts. Put roof inspections and maintenance into the property's existing operating plan.

**Ask:** "What documentation would a future buyer, lender or facilities manager need?"

## Before you award the work

- ☐ Confirm signing authority and project ownership
- ☐ Verify licenses, insurance evidence and relevant experience
- ☐ Preserve the property and business-loss records
- ☐ Align technical scope, exclusions and change procedures
- ☐ Coordinate tenants, trades, permits and inspections
- ☐ Define payment controls and required closeout documents

## Sources and support

1. [DBPR business qualification guidance](#)

myfloridalicense.com

2. [DFS coverage resources](#)

myfloridacfo.com

3. [DFS commercial property overview](#)

myfloridacfo.com

4. [DFS role and conflict guidance](#)

myfloridacfo.com

5. [Florida Statutes § 627.7152](#)

leg.state.fl.us

6. [Florida Construction Lien Law](#)

leg.state.fl.us

7. [Ready Business resources](#)

ready.gov

For commercial roofing or construction needs, [contact SOS Roofing and Construction](#). Use the same qualification process with SOS and every other bidder.

General educational information for Florida commercial property owners and managers. Sources reviewed October 12, 2026. This guide does not determine coverage, interpret your agreements or replace advice from your insurer, risk adviser, licensed design professional or Florida attorney.