Lamphier & Company Issues 2026 Hurricane Envelope Guidance for Florida Commercial Property Managers

Sanford-based firm cites FEMA findings showing pre-1980 commercial buildings face 3.4 times higher hurricane claims than post-2010 construction.

SANFORD, FL, UNITED STATES, May 20, 2026 /EINPresswire.com/ -- With the National Oceanic and Atmospheric Administration set to release its official 2026 Atlantic Hurricane Season Outlook on May 21, Lamphier & Company, a 7th-generation commercial building preservation contractor founded in 1965, today issued building envelope preparedness guidance for Florida commercial property managers ahead of the June 1 start of hurricane season.

The guidance follows two consecutive years of major Florida landfalls. According to the Florida Office of Insurance Regulation, Hurricane Milton produced approximately $1.03 billion in commercial property insured losses in 2024, and Hurricane Helene produced an additional $708.8 million in commercial property insured losses the same year. The National Hurricane Center calculated total damage from the two storms at $113.1 billion in 2024 dollars, with Hurricane Ian in 2022 generating an additional $112 billion in total damage and 32,850 commercial property claims filed with FLOIR.

Forecasters anticipate a slightly below-average 2026 season driven by a developing El Niño. The Colorado State University Tropical Weather and Climate Research project, in its April 9, 2026 forecast, predicts 13 named storms, 6 hurricanes, and 2 major hurricanes, with a 15 percent probability of a major hurricane landfall on the Florida or US East Coast and a 20 percent probability on the Gulf Coast. Tropical Storm Risk at University College London projects 12 named storms, 5 hurricanes, and 1 major hurricane. AccuWeather projects 11 to 16 named storms.

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>
> *Gary Lamphier*

A below-average forecast does not reduce risk for individual commercial properties. Hurricane Milton, a 2024 system, intensified from a tropical depression to a Category 5 hurricane in 54 hours over anomalously warm Gulf of Mexico waters. Copernicus Climate Change Service data shows global sea surface temperatures in April 2026 reached 21.00 degrees Celsius, the second highest April reading on record. The combination of warm coastal waters and reduced lead time means commercial property managers cannot rely on seasonal forecasts to inform individual building risk.

Federal Emergency Management Agency Mitigation Assessment Team findings following Hurricane Ian identified the age of construction as the single most predictive factor for commercial hurricane claim severity. Buildings constructed before 1980 averaged claims of $164,891. Buildings constructed after 2010, under more stringent envelope standards adopted in subsequent Florida Building Code editions, averaged $48,091. The 3.4-times difference is largely attributable to envelope performance: roof deck attachment, sealant continuity, flashing details, and impact-resistant fenestration.

Under the Florida Building Code 8th Edition and ASCE 7-22, commercial buildings in Orange, Seminole, Osceola, and Volusia counties must be designed to withstand three-second wind gusts of 130 to 140 mph. Buildings with deteriorated envelopes no longer meet that design intent, regardless of original construction quality.

"The financial gap between a hurricane-resilient building and a vulnerable one is rarely about the structure itself. It's almost always about the envelope," said Gary Lamphier, principal and technical director at Lamphier & Company. "A silicone roof coating has a 15 to 20 year service life. A polyurethane sealant joint has its own. When those service lives expire and maintenance isn't performed, the building is no longer performing to its design specification, regardless of what the original drawings called for."

According to the Insurance Institute for Business and Home Safety, roof damage is involved in 70 to 90 percent of storm-related insurance claims. Triple-I stakeholder research identifies roof damage (47 percent), structural damage (45 percent), and water intrusion (40 percent) as the top three concerns of commercial property owners following storm events. Water intrusion typically drives the largest portion of total claim value because of saturated insulation, ruined drywall, electrical damage, and resulting business interruption.

The timing window for pre-season envelope work is narrower than many property managers assume. National Hurricane Center climatology shows only 11 percent of named storms and 6 percent of hurricanes form before August 1. The remaining 95 percent of major hurricane activity occurs between August and October, with a statistical peak around September 10. Liquid-applied commercial waterproofing systems and roof coatings require full cure under dry conditions before storm performance is reliable, which makes June and July the operational window for the work.

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About Lamphier & Company

Lamphier & Company is a 7th-generation commercial building preservation contractor founded in 1965 and based at 131 Commerce Way, Sanford, Florida. The firm specializes in commercial painting, waterproofing, roof coatings, sealants, and building restoration for institutional and commercial properties across Central Florida. Lamphier & Company holds Florida state certifications as a General Contractor (CGC058168) and Roofing Contractor (CCC057695), maintains an A+ rating with the Better Business Bureau, and works exclusively with in-house crews under its proprietary ProGuard Process. More information is available at https://lamphier.com/.

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