RAMCON ROOFING

2026 EDITION

HURRICANE GUIDE

Be ready before the storm.

www.RAMCONRoofing.com

ANTICIPATE.
PROTECT.
RESTORE.

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ANTICIPATE

Know what's coming and what it means for your property.

PROTECT

The actions, inspections, and systems that keep your building intact.

RESTORE

After the storm - documentation, claims, and recovery.

REFERENCE

Tools and definitions to use throughout the season.

WELCOME

Welcome to the RAMCON Hurricane Preparedness Guide

At RAMCON, we are committed to more than just installing and maintaining commercial roofs. We are here to protect your property, your investment, and your peace of mind. Our expertise ensures that you have a trusted partner before, during, and after the storm.

Why This Guide Matters

This Hurricane Preparedness Guide is designed specifically for commercial building owners and property managers. Inside, you'll find practical, step-by-step strategies to prepare your property for hurricane season, safeguard your assets, and reduce operational disruptions. Our goal is to give you the knowledge, tools, and confidence to face the storm season prepared and protected.

Our Commitment: Anticipate. Protect. Restore.

Hurricanes are unpredictable, but your preparation doesn't have to be. Every recommendation in this guide is built around three simple principles: anticipate potential risks before they become costly problems, protect your facility through proactive planning and preventative maintenance, and restore your operations quickly with expert guidance when severe weather has passed. Whether you're preparing months in advance or responding after the storm, these principles provide a clear framework for protecting your property, minimizing disruption, and building long-term resilience.

ANTICIPATE 2026 SEASON OUTLOOK

A BELOW-AVERAGE FORECAST STILL CARRIES REAL RISK.

Leading meteorological institutions agree: the 2026 Atlantic hurricane season is projected to be near to below average. The primary driver is an anticipated moderate-to-strong El Niño phase through the August–October peak window, which increases vertical wind shear across the Atlantic and suppresses storm formation and intensification. Below-average sea surface temperatures in the Cape Verde region, historically the origin point for roughly 75 percent of all major hurricanes, further limit development potential. However, total basin activity has never been a reliable predictor of localized destruction. A single storm can change everything.

FORECAST COMPARISON

Pre-season institutional forecasts

Institution (Date)	Named Storms	Hurricanes	Major (Cat 3–5)	Season Rating
Historical Average (1991–2020)	14	7	3	**BASELINE**
NOAA (May 21)	8–14	3–6	1–3	BELOW NORMAL (55%)
Colorado State University (Apr 9)	13	6	2	BELOW NORMAL
Tropical Storm Risk (May 28)	11	4	1	BELOW NORMAL
AccuWeather (Mar 25)	11–16	4–7	2–4	NEAR TO BELOW AVG
UK Met Office (May 28)	6–12	3–7	1–3	BELOW AVERAGE
NC State University (Apr 22)	12–15	6–9	2–3	CLOSE TO AVERAGE

Sources: NOAA, CSU, TSR, AccuWeather, UK Met Office, NCSU — 2026 Pre-Season Forecasts

PROBABILITY OF MAJOR U.S. HURRICANE LANDFALL

Probability of a major hurricane making landfall anywhere on the U.S. coastline in 2026.

Source: Colorado State University

PROBABILITY OF GULF COAST MAJOR HURRICANE STRIKE

Probability of a major hurricane striking the Gulf Coast, Florida Panhandle to Texas.

Source: Colorado State University

RAMCON TIP

A below-average season ended in 1992 with Hurricane Andrew, the costliest single-storm in Florida history at the time. A quiet forecast is not a reason to defer maintenance. Your roof does not negotiate with statistics.

UNDERSTANDING THE RISKS

The Reality of Hurricanes in Florida

Florida's location makes it one of the most hurricane-prone areas in the United States. While storm severity can vary, every hurricane season brings the potential for hurricane force winds, torrential rain, and flooding. For commercial property owners, these conditions can lead to costly repairs, extended downtime, and even long-term business disruption.

Potential Impacts on Commercial Properties

Hurricanes can damage more than just roofs. They can:

Damage Roofing Systems – Hurricane force winds can lift or tear away roofing materials, leaving your building exposed to water intrusion.

Cause Water Damage – Heavy rains and flooding can damage interiors, equipment, and stored goods.

Disrupt Operations – Power outages, structural damage, and inaccessible facilities can halt business operations for days or weeks.

Increase Safety Risks – Debris, weakened structures, and standing water create hazards for employees, tenants, and customers.

The Cost of Inaction

Failing to prepare for hurricane season can lead to far greater losses than the cost of preventative measures.

The consequences may include:

- Significant repair expenses.
- Loss of revenue from extended downtime.
- Higher insurance premiums.
- Damage to client relationships and reputation.

Why Preparation Matters

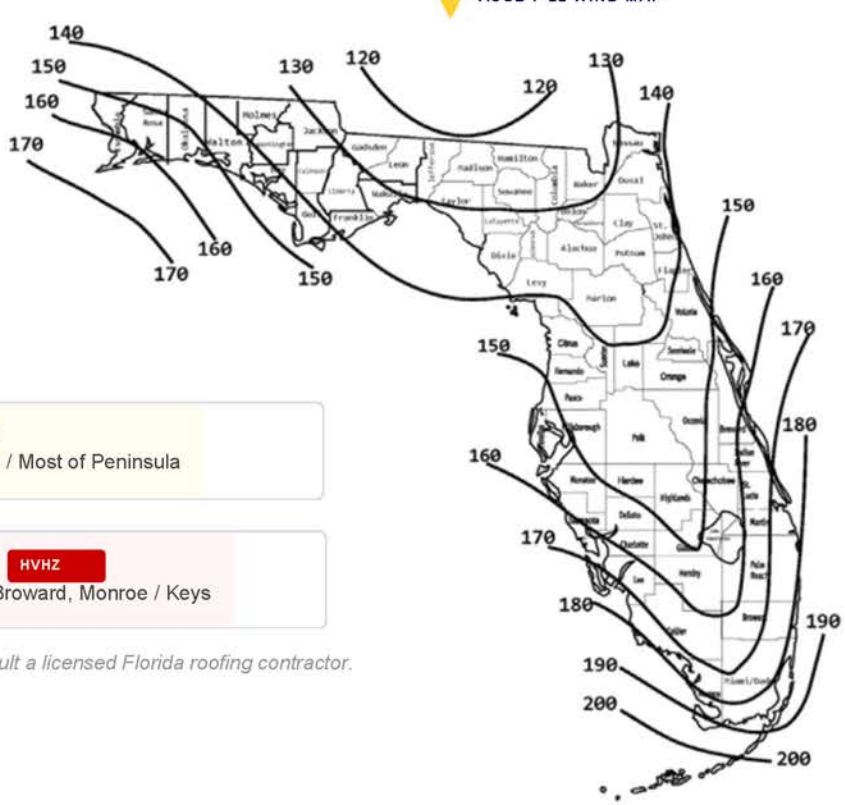
Proactive planning doesn't just reduce risk, it puts you in control. By understanding the threats hurricanes pose to your property, you can make informed decisions to protect your building, assets, and people. At RAMCON, we believe preparation is the strongest way to anticipate costly damage, and this guide will help you take the right steps before the first storm forms.

FLORIDA WIND ZONE REFERENCE

WHERE YOUR PROPERTY FALLS DETERMINES HOW YOUR ROOF MUST BE BUILT.

Florida Building Code requires all commercial roofs to be engineered to resist wind loads defined by ASCE 7-22. Design wind speed requirements vary significantly across the state. A roof built to minimum code in Orlando is not built to the same standard as one in Miami-Dade. Knowing your building's wind zone determines your edge metal specifications, fastening requirements, and what qualifies as code-compliant construction.

ASCE 7-22 WIND MAP



115-130 mph
North Florida / Panhandle Inland

130-150 mph
Central Florida / Most of Peninsula

150-170 mph
South Florida / Coastal Regions

170+ mph HVHZ
Miami-Dade, Broward, Monroe / Keys

Source: ASCE 7-22 / Florida Building Code. For permit-level accuracy, consult a licensed Florida roofing contractor.

KEY MARKET REFERENCE

CITY / MARKET	APPROX. DESIGN WIND SPEED	ZONE
Miami / Fort Lauderdale	170-175 mph	HVHZ
Fort Myers / Naples	160-170 mph	Zone 3
West Palm Beach	155-165 mph	Zone 3
Tampa / St. Pete	145-155 mph	Zone 2-3
Orlando	130-140 mph	Zone 2
Jacksonville	125-135 mph	Zone 1-2
Pensacola / Panhandle Coast	130-145 mph	Zone 2
Tallahassee / Panhandle Inland	115-125 mph	Zone 1
Florida Keys	180-200 mph	HVHZ

Ranges are approximate. Actual design wind speed for your specific site is determined by ASCE 7-22 and local jurisdiction. Values represent Vult (ultimate design wind speed).

EXPOSURE CATEGORIES ALSO MATTER

Exposure B Suburban/urban areas with trees and structures. Lower effective wind loads.

Exposure C Open terrain, flat areas, scattered obstructions. Moderate wind loads.

Exposure D Within 1 mile of coastline or large water bodies. Highest effective wind loads. **Most coastal Florida commercial properties fall here.**

Your exposure category affects fastening density, insulation attachment, and edge metal requirements.

RAMCON TIP

RAMCON is an ANSI/SPRI ES-1 certified sheet metal fabricator. Every perimeter system we install is engineered to the ASCE 7-22 wind zone for your specific site. Call **(877) 726-2661** to confirm your building's requirements.

KNOW YOUR ROOF'S RISK PROFILE

Two numbers determine almost everything about your legal and financial exposure: your roof's age and its permit date. Here is what each combination means for your property.

PERMITTED BEFORE — **MARCH 1, 2009** — **PERMITTED AFTER**

PERMITTED BEFORE MARCH 1, 2009

Does not comply with 2007 Florida Building Code standards

The 25% Reroofing Rule applies to your property.

If hurricane damage, or any combination of repairs within a 12-month period, exceeds 25% of your total roof area, the Florida Building Code mandates a **full code-compliant replacement** of the entire affected roof section. Not just the damaged portion.

A FULL MANDATORY REPLACEMENT REQUIRES:

- Enhanced roof-to-wall connections (hurricane straps and clips)
- Secondary water barriers in high-wind exposure zones
- Modern mechanical fastening systems engineered to current uplift specifications
- Structural deck reinforcement where load-bearing capacity is deficient

Standard property insurance only pays for the damaged 25%. You are on the hook for the remaining 75% of replacement cost unless you carry Law and Ordinance coverage.

PERMITTED AFTER MARCH 1, 2009

Complies with 2007 Florida Building Code or newer

The 25% Reroofing Rule does NOT apply to your property.

You may legally conduct partial repairs on damaged sections only, provided those repairs meet current code. You are not mandated to replace the entire roof section based solely on the 25% area threshold.

YOU STILL NEED TO:

- Maintain a documented inspection history
- Carry a current roof condition certification if your roof is 12+ years old
- Verify ANSI/SPRI ES-1 compliance on your perimeter edge systems
- Ensure your insurance policy reflects current OIR wind mitigation standards

Your exposure is significantly lower, but only if you can prove your permit date. Keep your permitting records accessible.

Source: Florida Building Code – Existing Building Edition, Chapter 7, Section 706.1.1; Florida Senate Bill 4-D; Florida Building Commission Declaratory Statement DS 2021-007

THE 15-YEAR UNDERWRITING THRESHOLD

Once your commercial roof reaches 15 years of age, insurance carriers will require a formal Roof Condition Certification before renewing your policy.

If your roof is 12 years or older, you're inside the window. Act before renewal, not after.

LAW AND ORDINANCE COVERAGE

Standard property insurance pays only for direct physical damage. It does not cover mandatory code-upgrade work on undamaged portions of the roof.

For any pre-2009 roof, this coverage is not optional, it's financial self-protection.

OIR FORM UPDATE (Residential Only)

Florida's Uniform Mitigation Verification Inspection Form (OIR-B1-1802) was updated. The new version is mandatory for all inspections on or after April 1, 2026.

Older form versions will result in rejected premium discounts.

✓ ***RAMCON TIP*** *RAMCON provides documented roof condition reports for insurance carrier submissions, permit history verification, and pre-storm legal protection. A report completed before the season establishes pre-storm conditions and eliminates disputes after. Call* ***(877) 726-2661*** *to schedule.*

PROTECT

WHY CORNERS AND EDGES FAIL FIRST

WIND DOESN'T HIT A ROOF EVENLY. HERE'S WHAT IT ACTUALLY DOES.

When wind approaches a commercial building, it doesn't push straight down. It accelerates over the roof edge, creating a powerful vacuum, negative pressure, that pulls upward on the membrane. Simultaneously, wind forces air through gaps and openings in the building envelope, pressurizing the interior from below. The combined upward force is what tears a roof apart. And it doesn't act equally across the entire surface.

AERODYNAMIC PRESSURE ZONE DIAGRAM — TOP-DOWN VIEW

Zone 1 - Field | Zone 2 - Perimeter | Zone 3 - Corners | Uplift Pressure Force | Wind

ZONE 1 — FIELD

1.0x

BASELINE PRESSURE

The main interior surface. Airflow re-establishes smooth laminar flow over the flat plane. Experiences the lowest uplift pressure of any zone. Failures originating here are rare on maintained roofs.

ZONE 2 — PERIMETER

1.5x

BASELINE PRESSURE

Wind breaches the parapet, loses laminar flow, and creates a concentrated vacuum along the roof edges. Uplift pressure here is 1.5 times greater than the field. Flashing and edge metal are the primary components at risk.

ZONE 3 — CORNERS

2.5x

BASELINE PRESSURE

The most aerodynamically violent location on any commercial roof. Vortex generation at the corners produces uplift forces 2.5 times greater than the field. This is where failures begin and where inspection must be most rigorous.

The relationship between wind speed and uplift pressure is not linear. Doubling wind velocity quadruples the pressure exerted. A 140-mph wind exerts twice the uplift force of a 100-mph wind.

(Source: Commercial structural engineering principles, ASCE 7-22)

RAMCON TIP

RAMCON inspectors follow the same zone framework used by forensic engineers after major storms. Perimeter and corner systems are assessed first, because that's where the data says failures begin.

THE MOST COMMON HURRICANE DAMAGE WE SEE

EVEN WELL-MAINTAINED ROOFING SYSTEMS CAN SUFFER DAMAGE DURING A HURRICANE.

FLASHING FAILURE

Roof edges, penetrations, and transitions are often the first areas to fail during a storm.

COMMON PROBLEM AREAS:

- Roof curbs
- Pipe penetrations
- Wall flashings
- Edge metal

PONDING WATER

Heavy rainfall combined with clogged drainage systems can create standing water that places excessive stress on the roof.

PREVENTION TIPS:

- Clean drains regularly
- Inspect scuppers
- Remove debris before hurricane season

ROOFTOP EQUIPMENT DAMAGE

Unsecured HVAC units, antennas, satellite dishes, and loose components can become dangerous projectiles during hurricane force winds.

INSPECT:

- Equipment mounts
- Service panels
- Guy wires
- Condensate lines

FLYING DEBRIS

Objects carried by hurricane-force winds can puncture roofing membranes and damage building components.

COMMON SOURCES:

- Tree limbs
- Loose construction materials
- Outdoor furniture
- Unsecured equipment

WHAT HURRICANE IAN TAUGHT US

FORENSIC DATA FROM FLORIDA'S MOST DESTRUCTIVE RECENT STORM

71%

Of all low-slope commercial roofs that sustained identifiable damage during Hurricane Ian had visible failure **specifically isolated to the flashing and coping systems at the roof perimeter.**

(Source: IBHS and Roofing Industry Committee on Weather Issues (RICOWI), 2022 post-storm forensic investigation)

~50%

Of all low-slope membrane and built-up commercial roofs surveyed in the impact zone experienced some level of identifiable structural failure or damage.

WHAT THE DATA SHOWS

Perimeter failure is not an edge case - it is the primary failure mode.

Post-storm analysis of Hurricane Ian confirmed what structural engineers have observed for decades: wind does not destroy healthy, well-maintained commercial roofs outright. It finds the weak point - almost always at the perimeter or a flashing termination - breaches the seal at that location, and uses internal pressurization to mechanically peel the membrane back toward the center of the roof.

Coping caps, termination bars, continuous hook strips, and edge metal fascias are the line of defense. When those elements are anchored to deteriorated wood nailers, installed with undersized fasteners, or left unchecked for years, they become the entry point for catastrophic failure.

WHAT IT MEANS FOR YOUR PROPERTY

FORENSIC FINDING 1

Roofs constructed and permitted post-2006 under stricter Florida Building Code requirements performed significantly better than older legacy roofs. **Code vintage is a material predictor of storm survival.**

FORENSIC FINDING 2

A substantial portion of roof replacements executed during the Ian recovery were unnecessary. Minor, repairable damage was being replaced wholesale - a costly outcome directly tied to a lack of **pre-storm condition documentation.**

FORENSIC FINDING 3

Hurricane Michael (2018) documented commercial buildings where localized perimeter failure caused internal pressurization to blow heavy structural components - including poured gypsum roof decks - entirely off the steel understructure. The failure mode was not extreme wind velocity. **It was a compromised entry point.**

The lesson from Ian is not that commercial roofs can't survive a major storm. The roofs that failed almost always had a pre-existing vulnerability the storm exposed.

GET READY FOR THE STORM

The most effective way to prepare a commercial property for hurricane season is through a comprehensive roof assessment. Identifying existing vulnerabilities before severe weather arrives allows building owners to address deficiencies, document current conditions, and reduce the risk of costly storm-related damage.

A professional roof inspection should evaluate the condition of flashings, membrane integrity, drainage systems, rooftop equipment, and other critical components that influence how a roofing system performs during hurricane force winds and heavy rainfall. Establishing your roof's condition before hurricane season also provides valuable documentation that can support insurance claims should damage occur.

Every commercial roof is different, but every property benefits from a comprehensive pre-season inspection.

Roof Flashings:
Inspect all roof flashings, edge details, and transitions for signs of deterioration, separation, or gaps that could allow wind uplift or water intrusion. Even small deficiencies can become major failure points during hurricane-force winds.

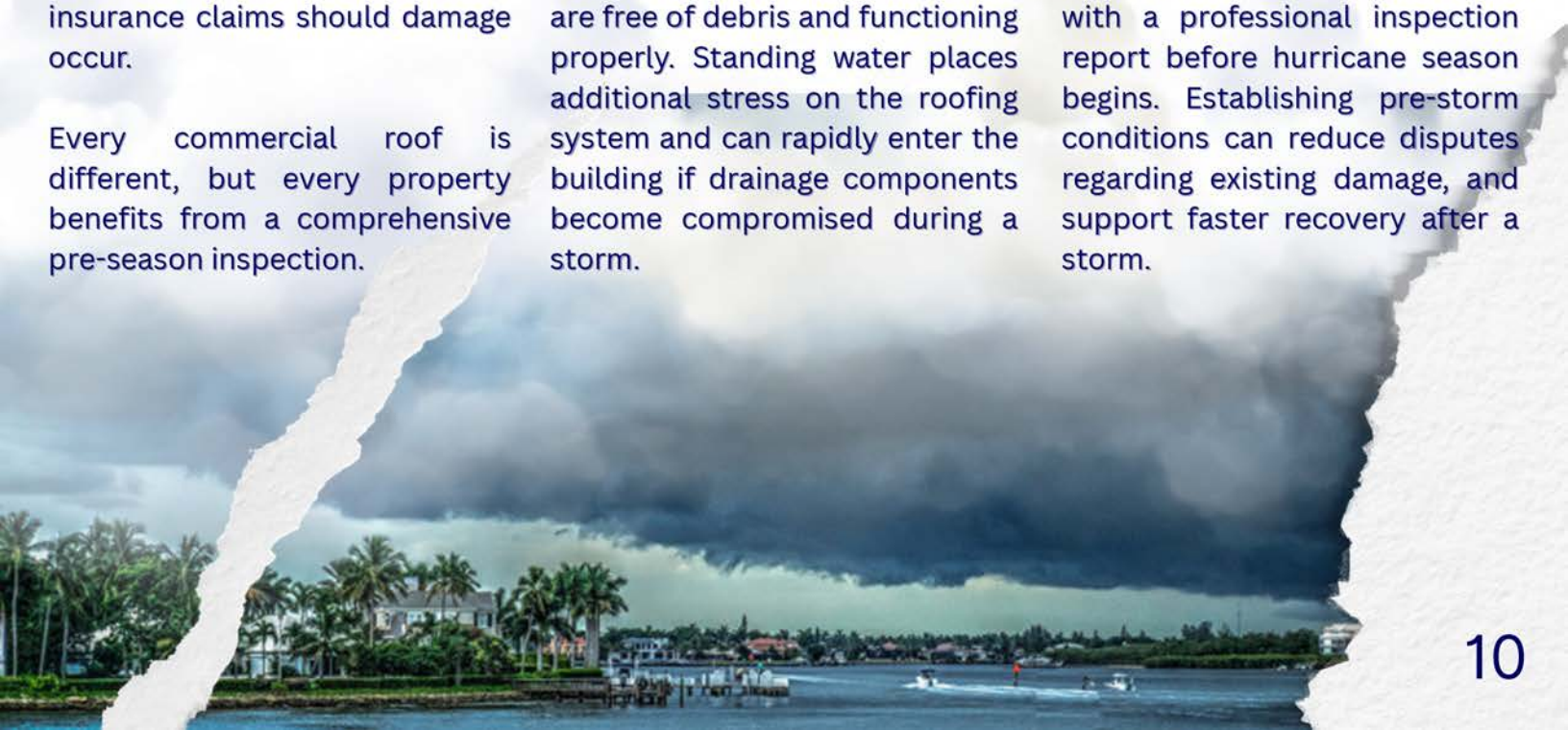
Membrane Condition:
Evaluate the overall condition of the roofing membrane for signs of aging, brittleness, exposed reinforcement, punctures, or seam separation. A weakened membrane is significantly more vulnerable to wind uplift and water intrusion during severe weather.

Roof Drainage:
Verify that roof drains, gutters, scuppers, and drainage pathways are free of debris and functioning properly. Standing water places additional stress on the roofing system and can rapidly enter the building if drainage components become compromised during a storm.

Rooftop Equipment:
Inspect HVAC units, antennas, satellite dishes, service panels, condensate lines, and other rooftop equipment to ensure they are securely fastened. Loose components can become airborne during hurricane force winds, damaging both the roofing system and surrounding property.

Roof Debris:
Remove loose materials, unused equipment, and accumulated debris from the roof before hurricane season. Windborne debris can puncture roofing membranes, damage rooftop equipment, and increase the likelihood of wind uplift.

Pre-Storm Documentation:
Document the roof's condition with a professional inspection report before hurricane season begins. Establishing pre-storm conditions can reduce disputes regarding existing damage, and support faster recovery after a storm.



HURRICANE COUNTDOWN TIMELINE

A TIMELY PLAN TODAY CAN PREVENT MAJOR LOSSES TOMORROW.

72 HOURS BEFORE LANDFALL

REVIEW YOUR EMERGENCY PLAN

Ensure employees, tenants, and key personnel understand emergency procedures, communication protocols, and their responsibilities before the storm.

SCHEDULE A ROOF INSPECTION

Complete a professional roof inspection before the peak of the 2026 hurricane season (August–October) to identify vulnerabilities while there's still time to make repairs.

VERIFY EMERGENCY CONTACTS

Confirm contact information for roofing contractors, insurance providers, property management, utilities, and emergency services. Update any outdated contact information before the season intensifies.

48 HOURS BEFORE LANDFALL

SECURE ROOFTOP EQUIPMENT

Inspect HVAC units, antennas, satellite dishes, and other rooftop equipment to ensure everything is properly secured against hurricane-force winds.

CLEAR ROOF DRAINS & GUTTERS

Remove leaves, debris, and obstructions to promote proper drainage and reduce the risk of ponding water during heavy rainfall.

PROTECT CRITICAL ASSETS

Move important equipment, inventory, technology, and critical documents away from vulnerable areas and into protected locations whenever possible.

24 HOURS BEFORE LANDFALL

DOCUMENT PROPERTY CONDITIONS

Photograph the roof, building exterior, rooftop equipment, parking areas, and surrounding property. A complete pre-storm record can simplify insurance claims and establish documented 2026 pre-season conditions.

COMPLETE FINAL PROPERTY WALKTHROUGH

Verify all doors, windows, roof hatches, and other exterior openings are secured. Check for loose materials or anything that could become airborne.

ACTIVATE YOUR RESPONSE PLAN

Notify employees, tenants, vendors, and emergency contacts that your hurricane response plan is in effect and confirm responsibilities before conditions deteriorate.

AFTER THE STORM

PRIORITIZE SAFETY

Wait until local officials declare conditions safe before entering damaged areas. Never access a roof until it has been professionally evaluated.

DOCUMENT DAMAGE

Take photographs and videos of all visible damage before cleanup or temporary repairs begin to support insurance documentation.

SCHEDULE A POST-STORM ASSESSMENT

Schedule a professional post-storm roof assessment to identify visible and hidden damage, document findings, and begin the restoration process as quickly as possible.

Hurricane Preparedness Checklist

BEFORE HURRICANE SEASON:

☐ Roof Inspection & Maintenance
- Call RAMCON to schedule a complete roof inspection and analysis.
- Review the report and complete any necessary repairs or maintenance.
- Save the RAMCON report for potential insurance claims.

☐ Insurance Review
- Confirm coverage details with your insurance provider.
- Review all policies: wind, flood, and general to ensure no coverage gaps.
- Understand post-damage steps required by your insurer.

☐ Vendor & Recovery Planning
- Identify vendors who can help with recovery and set up response plans.
- Ask what it takes to become a Priority Customer for faster service.

☐ Business Communications Plan
- Consider satellite phones for emergency communication.
- Use text messages over calls, they work better with limited networks.

WHEN A STORM IS APPROACHING:

☐ Activate Your Hurricane Action Plan
- Contact RAMCON for final roof preparations:
  - Clear roof drains, gutters, and flashings.
  - Secure rooftop equipment and check guy wires.
  - Remove satellite dishes, antennas, loose gravel, or debris.

☐ Monitor Weather & Stay Informed
- Track the storm via NOAA weather radio (battery-powered).

☐ Prepare Emergency Supplies
- Drinking water & non-perishable food (3–5 days minimum).
- First Aid kits & medical supplies.
- Flashlights & extra batteries.
- Walkie-Talkies or satellite phones with spare batteries.
- Heavy-duty tarps/plastic covers (for emergency roof protection).

☐ Secure Your Facility
- Move equipment away from doors/windows and elevate off the floor.
- Shut down and unplug all electrical equipment.
- Disconnect main electrical feeds if possible.
- Close, latch, and seal all exterior openings (doors, windows, roof hatches).
- Install shutters or plywood over all windows and doors.
- Remove or secure outdoor furniture, tools, and equipment.

THE STORM DOESN'T CREATE THE PROBLEM. IT REVEALS IT.

Post-storm forensic analysis is consistent across every major Florida hurricane: catastrophic roof failures trace back to pre-existing flaws. The storm is the test. Preparation is the answer.

WHAT WIND ACTUALLY FINDS

These are the pre-existing conditions that hurricane-force winds exploit. They are present long before any storm forms.

- Open or cold-welded lap seams in TPO and PVC membranes
- Compromised termination bars and membrane edge adhesion
- Deteriorated perimeter flashing anchored to rotted wood nailers
- Improperly secured or undersized edge metal fasteners
- Unanchored polyiso insulation boards shifting beneath the membrane
- Ponding water areas weakening membrane adhesion and accelerating chemical degradation
- Embrittled BUR and modified bitumen surfaces susceptible to wind-induced micro-tearing
- Rooftop equipment with unsecured mounts that become projectiles under wind load
- Missing, rusted, or misaligned coping caps at perimeter and corner zones
- Undersized or obstructed scuppers that create hydrostatic load buildup

None of these require a hurricane to fix. All of them require a hurricane to become catastrophic.

YOUR PRE-SEASON INSPECTION FRAMEWORK

The four areas that forensic evidence and Florida Building Code identify as highest priority:

1. **PERIMETER AND EDGE METAL**
   Inspect all coping caps, hook strips, and fascias. Verify anchorage to solid wood nailers. Confirm ANSI/SPRI ES-1 compliance for your wind zone under ASCE 7-22.
2. **MEMBRANE SEAMS AND FIELD CONDITION**
   Visual inspection is not sufficient for single-ply systems. Seams must be physically probed for adhesive failure, thermal fatigue, and capillary moisture intrusion.
3. **DRAINAGE AND PONDING WATER**
   Clear all scuppers, drain bowls, and downspouts. Verify overflow scuppers meet the 4-inch minimum height required by FBC Section 1514.4.2.
4. **DOCUMENTATION**
   Photograph your roof before the season. A timestamped, pre-storm condition report is your strongest tool for insurance claim defense and dispute avoidance.

RAMCON provides no-cost roof analysis reports to clients.

The report is detailed, photo-documented, and yours to keep for insurance and legal purposes.

RESTORE
FTER THE STORM

Our apologies for the damage. For the complete article please visit RAMCONRoofing.com

d, safety comes first. Make sure the area
or beginning any recovery work.
ou may face delays returning due to road
ocal restrictions. Follow guidance from local
heading back.

for obvious structural issues. If you see major
building.

- Report downed power lines, broken water or sewer
p the utility company.
- Be safe with electricity — Ensure outlets and appliances are dry before turning power back on. If unsure, call a certified electrician.

Next, contact RAMCON for a post-storm roof inspection. Hurricane force winds, hail, lightning, and heavy rain can cause serious damage that may not be visible from the ground. We'll provide a detailed report with photos, recommend repairs, and check for hidden water intrusion.

Other safety tips:

- Wait for official confirmation before using tap water. Boil water if needed.
- Watch for snakes, insects, or animals that may have entered to escape flooding.
- Document all damage with photos or video before making repairs. Only make temporary fixes to prevent further damage until your insurance adjuster visits.

RAMCON, Helping you restore quickly and safely.

HOW WE CAN HELP

When a hurricane hits, your roof's performance can make the difference between minor repairs and major loss. RAMCON is here to ensure your roofing system is ready and protected.

Why Choose RAMCON?

- **Rapid Response –** Over 200 roofing professionals ready 24/7 to handle emergencies, with 50,000+ sq. ft. of materials in stock for immediate repairs.
- **Proven Experience –** 27+ million sq. ft. of roofs installed and serviced across Florida.
- **Manufacturer-Recommended –** Major manufacturer, ensuring your warranty stays intact and be used to its full potential, saving your money.
- **Unmatched Quality –** Highest rating in Florida, only Platinum Council winner in the state, and one of 30 Pinnacle Council winners worldwide. We fix problems right the first time, so they last.

Your warranty may require prompt notification, documentation, or inspection following a major storm. Review the specific warranty requirements for your roof.

Call us today at (877) 726-2661 to prepare your facility and ensure your roof is ready before the next storm.

RAMCON ROOFING
Stronger Together

WHEN THE STORM HITS, WE'VE GOT YOUR BACK

YOUR EMERGENCY ROOFING PARTNER 24 HOURS A DAY, 7 DAYS A WEEK

When severe weather strikes, every minute matters. RAMCON's emergency response teams are ready to help protect your facility, minimize damage, and get your business back on track.

NEED HELP NOW?

24/7 EMERGENCY RESPONSE
(877) 726-2661
TOLL FREE

MAIN OFFICE
(813) 663-9667

EMERGENCY EMAIL
RoofLeaks@RAMCONRoofing.com

WHAT HAPPENS NEXT?

- Emergency request received immediately
- Response team dispatched
- Temporary protection measures implemented
- Detailed inspection and photo documentation
- Repair recommendations provided
- Support throughout the recovery process

ANTICIPATE. PLAN AHEAD.
PROTECT. STAY PREPARED.
RESTORE. WE'LL BE THERE.

GLOSSARY OF KEY TERMS

PLAIN-LANGUAGE DEFINITIONS FOR THE TECHNICAL TERMS USED IN THIS GUIDE.

ANSI/SPRI ES-1
The industry testing standard governing perimeter edge metal systems - fascia, coping caps, and hook strips. If your edge metal wasn't installed to this standard, it may not hold in a major storm regardless of how the rest of the roof looks.

ASCE 7-22
The American Society of Civil Engineers standard that defines wind load requirements for buildings by location. Florida Building Code requires all commercial roofs to meet these loads - the baseline that determines how much uplift force your roof must resist.

BUR (Built-Up Roof)
A traditional commercial roofing system built from multiple layers of reinforcing fabric and bitumen, typically topped with gravel or a cap sheet. More susceptible to UV embrittlement over time than modern single-ply systems.

Coping Cap
The metal cap on top of a parapet wall at the roof perimeter. Seals the top of the wall and is one of the first components to fail under hurricane-force uplift. Loose or improperly anchored coping caps are a primary entry point for catastrophic roof failure.

Edge Metal / Perimeter Flashing
The system of metal components - fascias, hook strips, and cleats - sealing the roof membrane at the building edge. Forensic data from Hurricane Ian identified this as the single most common failure point on damaged commercial roofs.

FEMA MAT (Mitigation Assessment Team)
FEMA's post-disaster engineering teams deployed after major storms to document exactly how buildings performed and failed. Their findings directly inform Florida Building Code revisions.

Flashing
Metal or membrane material used to seal roof transitions - where the roof meets a wall, penetration, drain, or mechanical unit. Flashing failure is the most common starting point for water intrusion on commercial roofs.

IBHS (Insurance Institute for Business & Home Safety)
An independent research organization funded by the insurance industry. Conducts post-storm investigations and structural performance research. Their data on Hurricane Ian's commercial roof failures is cited in this guide.

Law and Ordinance Coverage
An insurance endorsement covering mandatory code-compliance upgrades when repairing a damaged roof. Without it, standard property insurance only pays for directly damaged portions - leaving the owner liable for all code-required upgrades to the rest of the roof.

Modified Bitumen
A reinforced asphalt-based roofing membrane applied in rolls, typically heat-welded or cold-applied. Prone to brittleness and cracking as it ages, particularly in Florida's UV environment.

NDL Warranty (No-Dollar-Limit) (NDL)
A manufacturer warranty covering the full cost of repair or replacement with no cap on payout. Only available through manufacturer-approved applicators. Non-approved contractors performing repairs can void this coverage entirely.

OIR-B1-1802
The Florida OIR's Uniform Mitigation Verification Inspection Form used to qualify for wind mitigation premium discounts. A revised version became mandatory for all inspections on or after **April 1, 2026.** Submissions on older versions result in rejected discounts.

Polyiso (Polyisocyanurate Insulation)
Rigid foam insulation boards installed beneath the roof membrane. One of the most common commercial roofing insulation materials. Unanchored boards can shift under wind load, concentrating stress on lap seams and accelerating failure.

Ponding Water
Water standing on a roof surface 48 hours or longer after a rain event - defined as a structural deficiency by the International Plumbing Code. Chronic ponding accelerates membrane degradation and dramatically increases the risk of failure during a hurricane.

PVC (Polyvinyl Chloride Membrane)
A single-ply thermoplastic roofing membrane, heat-welded at seams to create a continuous waterproofing layer. High chemical resistance. When properly installed, one of the most durable commercial membrane options.

RICOWI (Roofing Industry Committee on Weather Issues)
An industry organization that deploys engineering investigation teams after major storms to document roofing performance and failure modes. Their post-Ian findings are the primary source for the forensic data cited in this guide.

Scupper
An opening in a parapet wall that allows water to drain off the roof. Florida Building Code requires overflow scupper openings to have a minimum height of 4 inches. Undersized or blocked scuppers create dangerous hydrostatic load during heavy rainfall.

Single-Ply Membrane
A broad category of commercial roofing systems installed as a single layer of synthetic membrane - most commonly TPO, PVC, or EPDM. Dominant in modern commercial construction.

Termination Bar
A metal bar mechanically fastened to a wall or parapet that secures and seals the edge of a roofing membrane. A compromised termination bar is one of the most common hidden vulnerabilities found during post-storm forensic inspections.

TPO (Thermoplastic Polyolefin Membrane)
Currently the most widely used single-ply commercial roofing membrane. Heat-welded at seams. Strong energy performance due to reflectivity. **Seam quality is critical** - a cold weld or improperly fused seam is a direct failure point under wind uplift.

25% Reroofing Rule
A Florida Building Code provision: if more than 25% of a roof is repaired within any 12-month period, the entire roof section must be brought to full current code compliance. Applies to roofs **permitted before March 1, 2009.**

Wind Uplift
The upward force exerted on a roof surface by wind. Generated by negative pressure above the membrane (Bernoulli effect) and positive pressure inside the structure. Not uniform - **corner zones experience 2.5x the uplift of the roof's interior field.**

2026 STORM TRACKER

ATLANTIC HURRICANE SEASON: JUNE 1 - NOVEMBER 30

Below-average season forecast. One storm matters.

2026 SEASON PROGRESS

NAMED STORMS — 2026 SEASON LIST

Check off storms as they form

A Arthur ☐	B Bertha ☐	C Cristobal ☐
D Dolly ☐	E Edouard ☐	F Fay ☐
G Gonzalo ☐	H Hanna ☐	I Isaias ☐
J Josephine ☐	K Kyle ☐	L Leah ☐
M Marco ☐	N Nana ☐	O Omar ☐
P Paulette ☐	R Rene ☐	S Sally ☐
T Teddy ☐	V Vicky ☐	W Wilfred ☐

SAFFIR-SIMPSON SCALE

CAT 1	CAT 2	CAT 3	CAT 4	CAT 5
74-95 mph	96-110 mph	111-129 mph	130-156 mph	157+ mph

Scan for live NHC storm tracking maps

EMERGENCY CONTACT INFORMATION

STATEWIDE EMERGENCY RESOURCES

Florida Emergency Management
www.floridadisaster.org
(850) 815-4000

Hurricane Information Center
www.nhc.noaa.gov
(301) 427-9855

Evacuation Information
www.floridadisaster.org/evacuation-orders/

Florida Department of Health
www.floridahealth.gov
(850) 245-4444

Red Cross
www.redcross.org
(800) 733-2767

Whether you're preparing ahead, protecting your property before landfall, or restoring operations after the storm, RAMCON is ready to help you ***Anticipate. Protect. Restore.***