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8 TIPS FROM FLORIDA HOME BUILDERS' STORM PLAYBOOK

Stacked with real-life extreme weather experience, these two coastal home builders have storm prep down to a science.

By Leah Draffen

Home builders have a lot to protect when extreme weather is on the way—mid-construction projects, materials, model homes, and more.

After a record 18 storms, 11 hurricanes, and five Category 3-plus hurricanes last year, 2025 looks very similar. Colorado State University has released its early forecast for the season, which is slated with 17 storms, nine to become hurricanes, and four to reach Cat 3 and above.

Florida—boasting some of the strongest resiliency codes in the country—has its fair share of experience in extreme weather. So where better to look for storm prep advice than Florida home builders?

Ryan Johnson, vice president of operations at Neal Communities, and **Mike Nunziata, division president of 13th Floor Homes, roll out some tried and true advice below.**

Early prep is the best prep. Nunziata says, “The best advice I could offer would be to start early. Spending the time preparing early has undoubtedly helped us keep our teams and jobsites safe, communicate effectively through all stages of the event, recover quickly, and ultimately, avoid losses.”

Stopping work is often necessary. Neal Communities’ hurricane plan is put into effect depending on the level of alert for a storm. When a storm is confirmed, Johnson says there are different stages of what they do including stopping construction and securing mid-construction projects. “We’re pretty conservative on when work stops in preparation for a potential storm,” Johnson explains. “Additionally, our people have to protect their own property too, so we take that into consideration when preparing.”

Name your point person (or people). Johnson says each community gets a point person that will take charge of their respective community to make sure everything is put into place, and to be the point of contact following a storm. Neal Communities has contracts with people who aren’t exactly going to be busy during storm prep. Landscaping companies, for example, help clean up jobsites and eliminate potential debris that can become airborne.

Secure the sites. Neal has a storm committee that meets a few times a day after advisories come out to decide what the teams are going to do next. In many instances, tie beams must be poured to secure walls of homes under construction, Johnson says. And if dumpsters can’t get emptied in time, dumpsters are filled with dirt or sand to prevent them and the contents inside from causing damage. “Municipalities themselves have regulations of what needs to be done at different levels of alert,” Johnson adds.

Get those documents. Call rosters, insurance contacts, and insurance policies are likely needed following a storm. Nunziata says it’s a necessity to have them ready, “Make sure you will have ready access to

critical documentation in advance of the storm. The easiest way to accomplish this is with hard copies distributed to your team. To the extent that it's not feasible for certain documentation, try to back-up and save documents locally as grid failures and cellular service can be spotty in the aftermath of a storm. Satellite phones and internet connections (e.g., Starlink) are also a good option if you need to access the internet or place calls."

Keep your teams safe. As Johnson mentions, Neal Communities is conservative when it comes to storm prep and stopping work. He says, "When storms come, we give our employees off probably 48 hours ahead of a storm comes. When the schools close, the employees with children have to stay home, right? So, we let them work from home. And then after the storm, the same thing."

Meet and assess. Both Johnson and Nunziata agree that when it's safe to assess damage, that is when recovery work begins. "Resources, such as materials and labor, should be mobilized, with a focus on restoring essential services like water, electricity, and transportation. Once immediate needs are addressed, structural repairs and reconstruction should begin, adhering to updated building codes to increase resilience. Community services are crucial, as well as environmental cleanup and hazard mitigation. Finally, ongoing monitoring and feedback help adjust efforts and ensure long-term sustainability in recovery," Nunziata says.

Help homeowners how you can. Known for "doing the right thing," Neal Communities always aims to fix damage if something wasn't done right. "What happens with these storms, like last year, is you might only get a 90 mile an hour wind and roof tiles are mostly for 150 miles an hour so the warranty doesn't cover it, but we actually went out and fixed all our roofs. We build houses that are mostly designed for 150 mile an hour wind so if you really think about it—if we got 80 to 100 mile an hour winds—something probably wasn't installed correctly. We want to make it right." Johnson also says they wouldn't want to make a new homeowner who just closed on their brand-new home to have to make a claim. Last year, the home builder spent roughly \$4 to \$5 million extra on warranty expenses to fix storm related damage across the communities, but not a single house flooded or had structural damage, Johnson says.

Strapped with plenty of experience and very sturdy building codes, Florida has storm prep figured out. However, last year's record storm definitely left the state's home builders—and many other affected areas—turning their attention to better preparations.

Nunziata adds, "Effects of the 2024 storms on Southeast Florida were somewhat unexpected given landfall on Florida's west coast. We saw several tornadoes, not a common occurrence here, move through our market and cause significant damage. Last year was a wake-up call and reminder to our builders that it pays to be prepared even when a direct impact isn't expected."