Storm Damage Roof Checklist

Spot roof damage safely from the ground — 25 checks, about 20 minutes, no ladder needed.

BEFORE STORM SEASON

- ☐ **Trim overhanging branches** back at least six feet from the roofline.
- ☐ **Clean gutters and downspouts** so heavy rain can drain freely.
- ☐ Photograph your roof from all four sides — your "before" record for any insurance claim.
- ☐ Secure or store patio furniture, trampolines and anything the wind can throw.
- ☐ Confirm your homeowner's policy covers wind and hail, and note your deductible.

AFTER THE STORM — FROM THE GROUND

- ☐ Walk the full perimeter and look for **missing, cracked or curling shingles**.
- ☐ Scan the yard for shingle pieces, flashing strips or vent covers blown off the roof.
- ☐ Check gutters and downspout outlets for **piles of granules** — they look like coarse black sand.
- ☐ Look for dents on metal: vents, flashing, mailbox, AC unit — hail that dents metal hits shingles too.
- ☐ Inspect siding, window frames and screens for hail strikes or wind damage.
- ☐ With binoculars, check ridge caps, valleys and around the chimney for lifted or shifted material.

IN THE ATTIC

- ☐ With the lights off, look for **pinpoints of daylight** through the roof boards.
- ☐ Check insulation for damp spots, matting or a musty smell.
- ☐ Look for water stains or drips along rafters and around the chimney penetration.
- ☐ After the next rain, listen for dripping and re-check the same spots.
- ☐ Note dark streaks on the decking — evidence of older leaks matters for your claim too.

CEILINGS & INTERIOR

- ☐ Scan every ceiling for **new or growing water stains**, even small ones.
- ☐ Check around skylights, bath fans and light fixtures for moisture or drips.
- ☐ Watch for peeling paint or bubbling drywall on top-floor walls.
- ☐ Note any musty odor that shows up only after rain.

DOCUMENTATION & NEXT STEPS

- ☐ Photograph all damage **before any cleanup or temporary repairs**.
- ☐ Date every photo and keep a short written list of what you found and where.
- ☐ Save receipts for tarps or emergency work — insurers typically reimburse them.
- ☐ **Call a licensed roofer before your insurer** — a professional inspection report strengthens your claim.
- ☐ Be wary of door-to-door "storm chasers": verify license, insurance and local references first.

> **Stay off the roof.** Walking a damaged roof is dangerous and can make the damage worse. Every check on this list can be done from the ground, a window or the attic — leave the ladder work to a licensed pro.