A HOMEOWNER'S CHECKLIST FOR STORM-PROOF ROOFING

WEATHER RISK ASSESSMENT
Review local weather data for each season.
☐ Inspect hazard maps to see if you're in a high-risk area.
Track damage from recent severe weather events.
ROOF ASSESSMENT
Does water pool on your roof after rain/snow? Note where.
Are there missing shingles? Where?
☐ What material is your current roof made of?
☐ How old is your current roof?
☐ What's the pitch/slope of your current roof?
Are there cracks or leaks?
☐ Take photos and notes to document the progression of damage.
INSURANCE DISCUSSION QUESTIONS
☐ Are there discounts for storm-resistant roofs? What types?
☐ What kinds of weather damage does your policy cover?
Are there any limitations or exclusions in your policy related to specific types of storm damage?
☐ Does your policy cover the replacement cost of your roof or the actual cash value?

Source: Hippo Insurance Services

QUESTIONS TO ASK A POTENTIAL CONTRACTOR			
Are you licensed to work in this town? (Obtain their license number)			
 Do you carry general liability and workers' compensation insurance? (Request copies) 			
 Do they have past experience with storm-proof roofing materials? (Request previous project examples and references) 			
Are their crews trained on the installation techniques required for storm-rated materials?			
Are they certified by any specific material manufacturers?			
☐ What type of underlayment do you recommend for my climate and why?			
What kind of warranty do you offer on your workmanship? What does it cover and for how long?			
☐ What manufacturer warranties come with the materials you use?			
Ask for a written contract with all project details, including materials, scope of work, timeline, and costs.			
Spring/Early Summer:	Late Summer/Fall:	Winter:	
 Inspect for damage from winter Clear gutters and downspouts Trim branches that touch or hang over your roof Check for moss or algae growth 	 Remove fallen debris Inspect for minor damage Check attic ventilation Prepare for winter by thoroughly cleaning gutters and downspouts 	 Monitor for ice dams Safely remove snow after heavy accumulation Check for interior signs of damage Maintain clear downspouts Don't chip at icicles 	
		to avoid damage	