

Assessing Roof Damage After a Tornado

REPAIR STRATEGIES FOR HOMEOWNERS

If your roof has suffered structural damage from a tornado, make family safety your first priority. In some cases, such as a partially collapsed roof, you may need to relocate until repairs are made. Next, report damage to your insurance company. If you must make temporary repairs before an insurance adjuster's visit, take photographs or make a videotape of damage. You will need good records for insurance claims, applications for disaster assistance and income tax deductions.

WORKING WITH YOUR INSURANCE COMPANY

Call your insurance agent about the damage to your home and roof so that your agent can file a claim. The sooner you talk to your agent, the sooner your claim will be filed and an adjuster will inspect your damage. The amount of coverage for your loss depends on your policy. But even if you don't have full coverage, your agent may be able to give you advice on where to get help with repairs.

Because some damage may not be discovered until repairs are underway, don't be in a hurry to settle your insurance claim. Instead, keep your insurance agent apprised of repair estimates and repairs; have your building contractor or roofer discuss repairs and estimates with your agent if possible. Only settle your claim when you feel all repairs are known and/or made. That way, if related problems such as water damage, foundation damage or the need for new wiring are uncovered during reconstruction, your insurance settlement may reflect these as well. (See the fact sheet "Insurance Coverage and Making a Claim.")

TEMPORARY REPAIRS

If temporary repairs are needed before the professionals arrive, be sure that only a physically able person is allowed on the roof. Unsteadiness on the ladder or roof can lead to severe injuries. If the roof is sagging from structural damage, wait for a professional to assess damage and make repairs; a sagging roof may unexpectedly collapse.

Cover holes in the roof, walls or windows with boards, tarps or plastic sheeting. If possible, place tarps or plastic over the ridge so rain rolls off. Nail down plastic sheets or trash bags with strips of wood and secure them with duct tape. If the holes are large, you may need to support the plastic in the center to keep it from ripping from the weight of the rain.

If sections of the roof or floors are sagging, have a contractor or other knowledgeable person brace weak areas. Improper bracing may increase damage and the chance of injury, so do not attempt this work unless you are experienced in structural repairs.

PERMANENT REPAIRS

If damage is limited to non-structural elements such as shingles, flashing and sheathing, contact a professional roofer for the work. If damage is structural in nature, hire a general contractor. (See the fact sheet, "Hiring

a Contractor After a Disaster.”) A general contractor can replace the entire roof structure or portions of the roof as necessary, in addition to handling related repairs. If the contractor does not have roofing expertise (e.g. shingles, sheathing, etc.), he may subcontract this portion of the work to a specialist.

Additional resources:

Your family living agent, your local emergency government office, the American Red Cross, the Federal Emergency Management Agency