



# AFTER THE STORM

## ***A Roofing Checklist for Houston Homeowners***

After a major storm, homeowners should inspect their property carefully and act quickly to prevent further damage.

Hurricanes, heavy rain, hail, wind, and coastal weather can cause roof problems that may not be obvious right away.

Failing to address storm damage can lead to further deterioration, costly repairs, and potential safety hazards.

This guide is designed to help Houston-area homeowners conduct a safe post-storm inspection, identify warning signs to watch for, and know when to contact a qualified roofing professional.

By following these steps, you can protect your home, your family, and your finances after severe weather.

# 1. Initial Safety Check

## Personal Safety First

Before you start inspecting your property, your safety should be your top priority.

Storms can leave behind various hazards, such as downed power lines, gas leaks, and structural damage.

Always be cautious and avoid any areas that appear dangerous.

Here are some safety tips to keep in mind:

**Downed Power Lines:** Stay at least 30 feet away from downed power lines and report them to your utility company immediately.

**Gas Leaks:** If you smell gas, evacuate your home immediately and contact your gas company or emergency services.

**Structural Damage:** Be wary of entering areas that may have sustained structural damage. Collapsed roofs, walls, or ceilings can pose serious risks.



## Exterior Inspection from Ground Level

Once you've ensured your immediate safety, it's time to inspect the exterior of your home.

Start by conducting an initial inspection from the ground to avoid any unnecessary risks.

Use binoculars to get a closer look at higher areas.

Here's what to look for:

**Visible Roof Damage:** Look for missing or damaged shingles, loose flashing, and debris on the roof. Avoid climbing onto the roof yourself; leave that to the professionals.

**Broken Windows and Doors:** Check for any cracks, shattered glass, or doors that no longer close properly.

**Fallen Debris:** Note any large branches, trees, or other debris that may have fallen onto your property. These can cause additional damage if not removed promptly.

## Interior Safety Check

After inspecting the exterior, it's essential to check the interior of your home for any signs of damage. Focus on immediate hazards such as:

**Water Leaks:** Look for water stains on ceilings and walls, which can indicate leaks or roof damage.

**Structural Damage:** Check for cracks in walls, ceilings, and floors that may suggest structural issues.

**Electrical Issues:** Be cautious of exposed wires, flickering lights, or outlets that no longer work. These can be signs of electrical damage.



## 2. Detailed Exterior Inspection (From the Ground)

### Roof Inspection

A thorough roof inspection is critical, but it should always be done from the ground for safety reasons.

Use binoculars to get a closer look at the roof's condition.

Here are some key points to inspect:

**Shingles:** Look for missing, curled, or damaged shingles. These can compromise your roof's ability to protect your home from the elements.

**Flashing:** Check the flashing around chimneys, vents, and skylights. Damaged flashing can lead to leaks and water damage.

**Debris:** Note any debris that has accumulated on the roof. This can damage shingles and create additional risks.

### Gutters and Downspouts

Gutters and downspouts play a crucial role in directing water away from your home.

After a storm, they can become clogged or damaged, leading to water damage.

Here's what to do:

**Clogs:** Check for leaves, branches, and other debris that may have clogged your gutters and downspouts. Clear these to ensure proper water flow.

**Damage:** Inspect for any cracks, sagging, or disconnected sections. Damaged gutters can cause water to pool around your foundation, leading to structural issues.



### Siding and Windows

Your home's siding and windows are vulnerable to storm damage.

Conduct a thorough inspection to ensure they are intact:

**Siding:** Look for cracks, dents, and loose panels. Damaged siding can allow water to seep into your home, causing further damage.

**Windows:** Check for broken glass, damaged seals, and leaks around the frames. Ensure that all windows open and close properly and are securely sealed.

### 3. Detailed Interior Inspection

#### Attic and Ceilings

The attic and ceilings can provide early signs of water damage that may not be immediately visible elsewhere.

Here's what to look for:

**Water Stains:** *Inspect the attic and ceilings for brown or yellow water stains. These are indicators of leaks that need to be addressed promptly.*

**Mold:** *Look for any signs of mold growth, which can develop quickly in damp conditions. Mold can pose serious health risks and should be dealt with by professionals.*

**Damp Insulation:** *Check the insulation in your attic for dampness. Wet insulation can lose its effectiveness and contribute to mold growth.*

#### Walls and Floors

Walls and floors can also show signs of storm damage.

Here's how to inspect them:

**Cracks:** *Look for new cracks in walls and floors, which can indicate structural damage.*

**Water Stains:** *Check for water stains on walls and floors, particularly near windows and doors.*

**Warping:** *Be on the lookout for warped or buckled flooring, which can be a sign of water damage.*

**Odors:** *Pay attention to any unusual, musty odors that could indicate hidden mold or water damage.*

#### Basement and Crawl Spaces

Basements and crawl spaces are particularly susceptible to flooding and water damage. Conduct a thorough inspection of these areas:

**Flooding:** *Look for standing water or signs of recent flooding. This could indicate poor drainage or a failure in your home's waterproofing system.*

**Dampness:** *Check for damp walls or floors, which can lead to mold growth and structural issues.*

**Ventilation:** *Ensure that your basement and crawl spaces are well-ventilated. Proper airflow helps prevent mold growth and maintains a dry environment.*



## 4. Documenting the Damage

### Photographic Evidence

Documenting storm damage is essential for insurance claims and repair planning.

Taking clear photos and videos can provide comprehensive evidence.

Here's how to do it effectively:

**Wide Shots and Close-Ups:** Capture both wide shots of the overall damage and close-ups of specific issues. This helps provide context and detail for your insurance claim.

**Multiple Angles:** Take photos from multiple angles to thoroughly document the extent of the damage.

**Before and After:** If possible, include photos of the damaged areas before the storm. This can help demonstrate the extent of the damage to your insurance company.

### Written Records

In addition to photographic evidence, keeping a written record of the damage is crucial.

Here's what to include:

**Detailed Descriptions:** Write detailed descriptions of the damage, including the specific areas affected and the nature of the damage.

**Dates:** Note the date of the storm and the date you discovered the damage. This timeline can be important for insurance claims.

**Immediate Repairs:** Document any immediate repairs you perform to prevent further damage, such as covering broken windows or tarping a damaged roof.

### Contractor Estimates

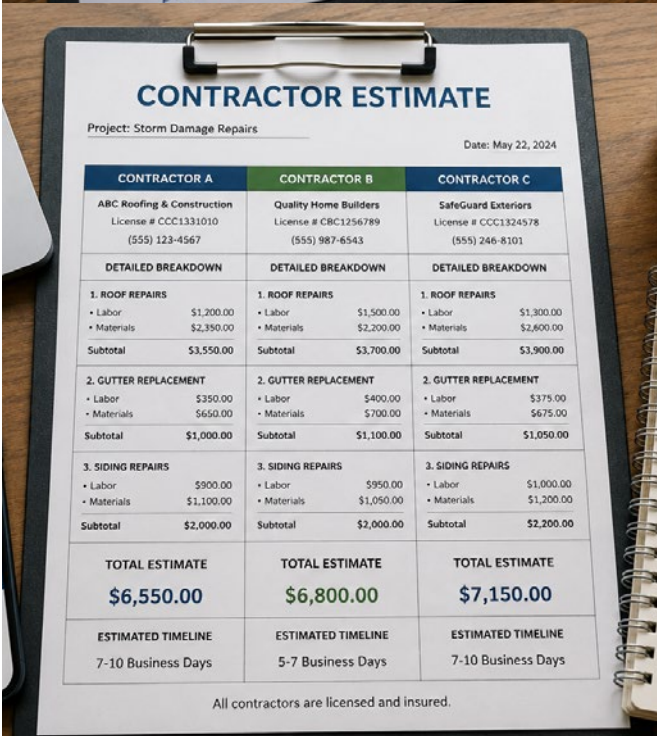
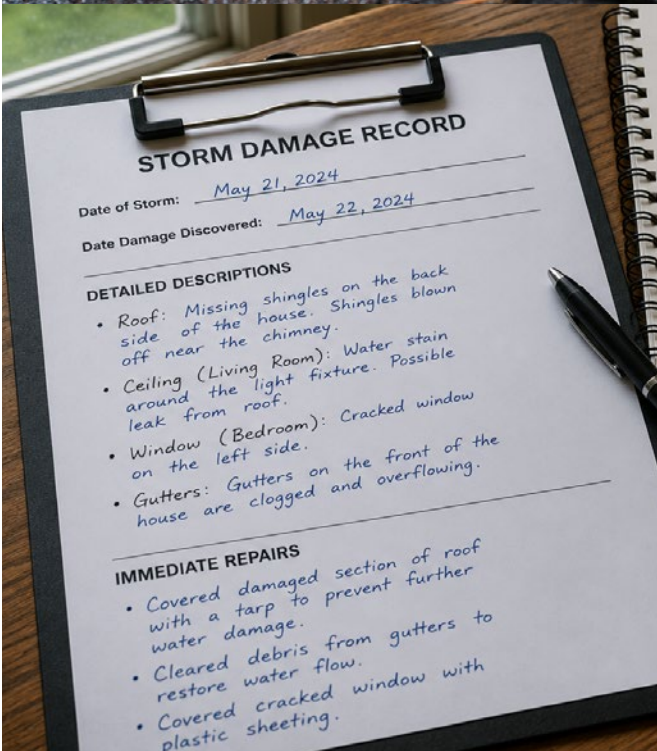
Obtaining written estimates from licensed contractors is essential for repair planning and insurance claims.

Here's what to do:

**Multiple Estimates:** Get estimates from several contractors to compare costs and scope of work.

**Detailed Quotes:** Ensure that the estimates include detailed breakdowns of labor and material costs, as well as timelines for completion.

**Licensed Contractors:** Use HARCA's directory to find reputable contractors who are licensed and insured.





## 5. Warning Signs of Storm Chasers and What Not to Do

### Avoid Unsolicited Offers

Storm chasers often show up unannounced, offering quick fixes at seemingly attractive prices.

Here's why you should be cautious:

**High-Pressure Tactics:** Storm chasers use high-pressure tactics to get you to agree to immediate repairs without proper consideration.

**No Verification:** Unsolicited offers make it difficult to verify the contractor's credentials and reputation.

### Be Wary of Too-Good-To-Be-True Prices

Extremely low prices can be tempting, but they often come with hidden risks:

**Substandard Work:** Lowball offers can indicate substandard materials and workmanship, leading to further issues down the line.

**Future Hidden Costs:** Contractors may initially quote low prices but add hidden costs once the work begins.

### Check for Proper Credentials

Always verify the credentials of any contractor you consider hiring:

**Licenses and Insurance:** Ensure the contractor is licensed and has roofing-specific insurance. Use HARCA's directory to find reputable contractors.

**References:** Ask for and check references to verify the contractor's work quality and reliability.

## Demand Written Contracts

Verbal promises are not enough when it comes to home repairs. Always insist on detailed written agreements:

**Scope of Work:** *The contract should clearly outline the scope of work, materials to be used, timelines, and payment schedules.*

**Protection:** *A written contract protects you from misunderstandings and additional charges.*

## Avoid Full Payment Upfront

Reputable contractors will not require full payment before starting the work.

Here's what to consider:

**Standard Practice:** *Typically, you'll pay a deposit upfront, with the balance due upon completion.*

**Risk Management:** *Avoid contractors who demand full payment upfront, as this is a common tactic used by scammers.*



## Beware of Deductible Waiving Offers

Waiving insurance deductibles is illegal and a red flag for fraudulent activity:

**Insurance Fraud:** *This practice can lead to inflated insurance claims and potential legal issues for you.*

**Ethical Practices:** *Always work with contractors who follow legal and ethical practices.*



## 6. Contacting Professionals

### Hiring Licensed Contractors

Hiring licensed and insured contractors is crucial for ensuring quality repairs and protecting yourself from liability.

In Texas, there is no state-issued roofing license, creating a gap in regulatory oversight.

In response, our parent organization, RCAT, created the RCAT license, which is now recognized by the state of Texas.

This license ensures that contractors meet specific standards and regulations, which means they are more likely to perform high-quality work.

Insurance protects both the contractor and the homeowner in case of accidents or damages during the project.

To find reputable contractors, use HARCA's directory.

This directory lists licensed and insured contractors who have been vetted for their professionalism and adherence to industry standards.

When selecting a contractor, always verify their credentials, ask for references, and ensure they have roofing-specific insurance. This will help you avoid scams and ensure that your home is repaired to the highest standards.



## Insurance Claims

Filing an insurance claim can be a complex process, but following these steps can help streamline it:

- | **1.- Document the Damage:** Take clear photos and videos of all the damage. Keep detailed written records of everything you observe.
- | **2.- Contact Your Insurance Company:** Notify your insurance company about the damage as soon as possible. Provide them with your documentation and be prepared to answer questions about the extent of the damage.
- | **3.- Understand Your Policy:** Review your insurance policy to understand what is covered and what your deductibles are. Knowing the details of your coverage will help you navigate the claims process more effectively.
- | **4.- Work with an Adjuster:** An insurance adjuster will be assigned to assess the damage. Make sure to be present during the inspection to point out all the issues. Provide the adjuster with your documentation and any estimates you have received from contractors.
- | **5.- Obtain Contractor Estimates:** Get written estimates from multiple licensed contractors. These estimates will help your insurance company determine the cost of repairs.
- | **6.- Keep Records:** Maintain a file with all your documentation, correspondence with the insurance company, and any receipts or invoices related to temporary repairs and other storm-related expenses.

Following these steps can help ensure a smooth and efficient insurance claim process, allowing you to get the necessary funds to repair your home.

A good contractor can assist you with every step in this process, ensuring thorough documentation, accurate communication with your insurance company, and proper repair estimates.



## Deductible Waiving: A Warning for Homeowners

Be wary of contractors who offer to waive your insurance deductible as part of their service.

This practice is illegal and considered insurance fraud.

When a contractor claims to cover your deductible, they often inflate the cost of the repairs to recover the deductible amount, which can lead to higher premiums for all policyholders.

Additionally, if your insurance company discovers this fraudulent activity, they can deny your claim, leaving you responsible for the full cost of repairs.

Always work with reputable contractors who follow legal and ethical practices to ensure the integrity of your insurance claim and the quality of your repairs.



## Professional Inspections

After a significant storm, it's wise to get a professional inspection to assess the structural integrity of your home. Professional inspectors have the expertise to identify issues that may not be immediately apparent. They can also provide a detailed report that outlines the necessary repairs and ensures that all work meets local building codes.

Professional inspections can help you:

**Identify Hidden Damage:** Professionals can spot structural issues, water damage, and other problems that might not be visible during a basic inspection.

**Ensure Quality Repairs:** A professional inspection can verify that repairs have been done correctly and to code. This is crucial for maintaining the safety and value of your home.

**Document Repairs:** Detailed inspection reports provide a record of the condition of your home and the repairs that have been made. This documentation can be important for future insurance claims or if you decide to sell your home.

Hiring a professional for an inspection provides peace of mind and ensures that your home is safe and sound after a storm.



## Wrapping Up Storm Season

Conducting a thorough post-storm inspection is essential to protecting your home and family from further damage.

Key steps include ensuring personal safety, conducting exterior and interior inspections from the ground, documenting the damage, and understanding the warning signs of storm chasers.

Hiring licensed and insured contractors for repairs, filing insurance claims correctly, and getting professional inspections are critical for maintaining the integrity of your home.

By following this comprehensive post-storm checklist, you can address any damage promptly and effectively.

Remember to use HARCA as a resource for finding qualified contractors and accessing additional information.

Your proactive approach will help safeguard your home and ensure it remains a safe and secure place for you and your family.

Stay Safe! Thanks for Reading!