Checking Your Roof After a Severe Storm: What Homeowners Need to Know

After the storm passes, checking your roof should be a top priority

Severe weather in northern Florida can leave a trail of damage that is not always visible from the ground. High winds, hail, and flying debris can compromise a roof in ways that may not be obvious until the next rain. Knowing what to look for and acting quickly can prevent small issues from becoming major expenses.

When a storm moves through, the immediate concern is safety. Downed power lines, flooding, and unstable structures take precedence. Once the area is safe, a careful inspection of the roof can help you decide what needs attention and what can wait. This article walks through the key points to check after severe weather hits.

Start with a ground-level look

Before climbing a ladder, walk around your property and examine the roof from below. Use binoculars if you have them. Look for missing or lifted shingles, bent flashing, or sections where the roof line appears uneven. A sagging ridge or a dip in the decking may point to structural damage that needs professional assessment.

Check the gutters and downspouts for granules from asphalt shingles. A large amount of granules in the gutter often means the shingles have taken a beating and may be nearing the end of their life. Also look for pieces of metal or tile on the ground that came from the roof.

View the location on Google Maps

Inside the attic: early warning signs

Go into the attic with a flashlight on a dry day. Look for daylight coming through the roof deck. Any visible light means there is a hole or gap that water will find. Check the underside of the roof sheathing for dark stains, which indicate past or current leaks. Wet insulation or damp wood should be addressed immediately to prevent mold growth.



Pay attention to the rafters and trusses. If you see cracks, splits, or signs that the wood has shifted, the roof structure may have been stressed by wind uplift. This kind of damage is not always visible from the exterior and can worsen over time.

On the roof: what to look for

If you are comfortable and it is safe to do so, a walk on the roof can reveal problems that ground-level inspection misses. But safety comes first. Wet, steep, or slippery roofs are dangerous. If you have any doubt, call a professional for a roof inspection.

Once on the roof, check for these common issues:

- Missing or damaged shingles: high winds can tear shingles loose or break them. A single missing shingle can let water into the underlayment and decking.
- Hail impact: hail leaves dimples or cracks in asphalt shingles and can cause fractures in tile or slate. Even small dents can weaken the shingle and shorten its lifespan.
- Wind uplift: strong gusts can lift the edges of shingles or flashing, breaking the seal. Look for curled edges or gaps where the shingle meets the one below it.
- Fallen branch damage: a heavy limb can crack the decking or tear through shingles. Even a branch that did not break through can leave a hidden fracture.

Each of these issues can lead to leaks if left unattended. A temporary tarp can cover damaged areas until a permanent repair is made. If you see any of these signs, document them with photos for your insurance claim.

Flashing, vents, and penetrations

Roof penetrations such as vents, chimneys, skylights, and plumbing stacks are common leak points after a storm. The flashing around these features can be loosened by wind or struck by debris. Check that the metal or rubber boots are still sealed and that no gaps have opened up. If the flashing is pulled away, water can run down the side of the penetration and into the building.

Also inspect the ridge vent and any turbine vents. A missing vent cap can let in rain and pests. If a turbine vent is spinning freely after the storm, the bearings may be damaged, which can lead to noise and eventual failure.



The importance of a professional inspection

Some damage is not obvious even to an experienced homeowner. A roofing contractor can spot subtle signs of trouble such as granule loss, hairline cracks in shingles, or slight shifts in the roof structure. For homeowners in northern Florida, regular inspections after major storms

are a smart practice. Many providers, like READY ROOFING, LLC, offer storm damage roof repair services that include a thorough assessment and a plan for restoration.

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Professional inspections also help with insurance claims. A detailed report from a licensed contractor gives your adjuster clear evidence of what needs repair and why. Without that documentation, you may end up covering costs that your policy should have paid.

Insurance and documentation

After a severe storm, take photos of the exterior and interior damage before any repairs begin. Keep receipts for any temporary fixes such as tarps or materials. Most policies require you to prevent further damage, so covering a hole with a tarp is standard. But do not start permanent repairs until the adjuster has seen the damage or given you approval.

When filing a claim, be clear about what was caused by the storm versus pre-existing wear. Insurance covers sudden, accidental damage, not gradual deterioration. A professional inspection report can help distinguish the two. Homeowners who act quickly and document thoroughly tend to have smoother claims processes.

When to call for help

If you see any of the following, contact a roofing professional right away: visible sagging in the roof deck, water stains on interior ceilings or walls, missing shingles in multiple areas, or damage around chimneys and vents. These are signs that the roof has been compromised and needs prompt attention. Delaying repairs can lead to mold, rot, and higher costs down the road.

A temporary tarp can buy time, but it is not a long-term solution. A professional roofing contractor will remove damaged materials, replace underlayment if needed, and install new shingles or metal that match the existing roof. They can also check for hidden damage such as split decking or compromised flashing that you may not see.



Preparing for the next storm

After repairs are complete, consider steps to make your roof more resilient. Trim overhanging branches that could fall during a storm. Check that gutters are clean and securely attached. If your roof is older, a proactive replacement before the next hurricane season can save stress and money. A well-maintained roof is your best defense against the elements.

For homeowners in northern Florida, working with a local company that understands the region's weather patterns makes sense. At the end of the day, knowing what to check after a storm and acting on it quickly is the best way to protect your home. If you need professional help, READY ROOFING, LLC is based at 5105 Philips Hwy Ste 205, Jacksonville, FL 32207, USA, and can be reached at +1 904-404-9849. They provide residential and commercial roof repairs, replacements, inspections, and storm damage restoration across Northern Florida.