What to Do When a Tree Lands on Your Roof: Emergency Steps

Stay Safe First

When a tree comes down on your house, the noise and shock can be overwhelming. Your first instinct might be to rush outside or try to move branches yourself. Stop and take a breath. The moments right after a tree hits your roof are the most dangerous. Your priority is keeping everyone safe, not saving the structure.

Get everyone out of the house if you hear cracking, see sagging, or notice any sign that the roof might collapse further. Do not go back inside for belongings, pets, or documents until a professional says it is safe. Once you are outside, stay clear of the tree and the damaged area. Falling limbs, shifting trunks, and loose roofing material can cause injury even after the initial impact.

Check for Immediate Hazards

Before you do anything else, look around for dangers that are not obvious. A fallen tree often brings down power lines or damages the electrical service mast on your roof. If you see a downed wire, assume it is live. Stay at least thirty feet away and do not touch anything the wire touches, including the tree itself, wet ground, or metal fencing. Call the power company right away.

Gas leaks are another serious risk. If you smell gas or hear a hissing sound near the meter or anywhere inside, leave the area immediately. Do not flip any switches, light a match, or use a phone inside the house. Once you are at a safe distance, call the gas company from outside. Do not assume the smell will clear on its own.

View the location on Google Maps

Document the Damage

Once you have confirmed that no one is hurt and the immediate hazards are managed, start taking pictures and notes. Use your phone to photograph the tree, the roof damage, and any interior damage such as water stains, cracked ceilings, or sagging drywall. Capture wide shots and close-ups. These images will be essential when you file an insurance claim.

Write down the time the tree fell, the weather conditions, and any visible details about the tree itself. Was it a pine, a hardwood, or something else? Was the trunk split, uprooted, or broken

partway up? Was the tree already dead or leaning before the storm? Your insurance adjuster will want this information, and having it ready speeds up the process.

Make Temporary Repairs Only if Safe

If the roof is not in immediate danger of collapsing and you can reach the damaged area without climbing a ladder or walking on a wet roof, you can place a tarp over the hole to prevent more water from getting in. Use caution. Wet shingles are slippery and roofs are unstable after impact. Do not attempt to remove any part of the tree yourself. Branches that are resting on the roof may be under tension. Cutting or moving one can cause the trunk to shift, which might collapse the roof further or send debris flying.

If the tree has punched a hole in the ceiling and water is pouring in, place buckets or plastic bins under the leak. Move furniture and valuables away from the wet area. If you can do it without risk, turn off the water supply to any broken pipes, but leave electrical work to a professional. Do not enter a room where the ceiling is bulging or sagging heavily. That ceiling could give way at any moment.

Call Your Insurance Company

Most homeowner's insurance policies cover tree removal and roof repair after a storm, but the details vary. Call your agent or the claims number as soon as you can. Tell them what happened and send the photos you took. They will tell you whether your policy covers the tree removal itself, the roof repair, and any temporary housing if you cannot stay in the house.

Do not start any permanent repairs until the adjuster has seen the damage or given you permission. If you tear off damaged roofing or hire someone to remove the tree before the adjuster arrives, you risk having your claim denied or reduced. The adjuster needs to see the tree and the damage to estimate the cost. Ask them what temporary measures you are allowed to take in the meantime.

Arrange Professional Tree Removal

Removing a tree from a roof is not a DIY job. The tree is heavy, the roof is compromised, and the forces involved can be dangerous. A professional tree service will use rigging techniques to lift sections of the trunk and lower them to the ground without dropping them through the roof. They will also know how to handle a split trunk or a hanging limb that could swing unpredictably.

In Ball Ground and Cherokee County, Ball Ground Tree Service handles emergency storm work, including roof impacts, blocked driveways, and uprooted pines. They offer on-site evaluations to determine whether a tree needs pruning, monitoring, or removal. If you have a tree on your

roof, call them directly to discuss the situation and schedule a visit. They can tell you what to expect and what steps to take next.

Watch for Hidden Damage

Once the tree is removed, do not assume the problem is over. A tree that lands on a roof can cause damage you cannot see from the ground. The impact may have cracked rafters, loosened flashing, or damaged the chimney. It can also shift the roof deck, which leads to leaks that show up weeks or months later. Have a roofer or a structural inspector check the roof deck, the attic framing, and the ceiling below the impact area.

Water damage is another hidden issue. Even a few hours of rain through an open hole can soak insulation, rot wood, and promote mold growth. If you see dark spots on the ceiling or walls, or if you notice a musty smell, the moisture may have already spread. Your insurance adjuster and your contractor can advise you on drying and remediation steps.

Ball Ground Tree Service is also on YouTube.

If the tree was a pine that uprooted, the root ball may have torn up underground utility lines or irrigation pipes. Walk the yard after the tree is removed and look for exposed wires, broken sprinkler heads, or damp spots where a water line might be leaking. Mark the area so the utility company or a plumber can check it.

Prevent Future Problems

After you have dealt with the immediate emergency, take a look at the other trees on your property. A tree that seemed healthy before a storm may have hidden weaknesses that a strong wind can expose. Look for dead branches, cracks in the trunk, roots that are heaving the soil, or a lean that has gotten worse over time. A tree that is growing too close to the house or whose canopy overhangs the roof is more likely to cause damage in a storm.

Regular trimming and pruning reduce the risk of storm damage. Removing deadwood and thinning the canopy lets wind pass through the tree instead of pushing it over. Keeping branches away from the roof and gutters also helps. **Ball Ground Tree Service** provides tree trimming and pruning, including deadwood removal, roof and driveway clearance, structural pruning, and storm preparation. An on-site evaluation can tell you which trees need attention and what kind of work is needed.

If you have a tree that is already dead, dying, or leaning, it may be safer to have it removed before the next storm hits. A dead pine or hardwood can come down without warning, and when it lands on a roof, the damage is far worse than the cost of preventive removal. Lot

clearing and stump grinding are also available if you need to clear space for a new build or remove old stumps from a previous removal.

The key is to act before the next storm. A little preventive work now can save you from the stress, expense, and danger of a tree on your roof later.

For emergency tree removal, storm damage service, or a routine evaluation in the Ball Ground area, contact Ball Ground Tree Service at Bldg 100, 2220 Airport Industrial Dr, Ball Ground, GA 30107, or call +1 770-697-9222.