

# Roof Repair After a Flood



## Be safe

Although floodwaters may recede immediately after a flood, many dangers still exist. Here are some things to remember in the days ahead:

- If you must walk in areas that have been flooded, stay on firm ground. Moving water only 6 inches deep can sweep you off your feet. Standing water may be electrically charged from underground or downed power lines.
- Turn off the electricity at the main breaker or fuse box, even if the power is off in your community. This way, you can decide when your home is dry enough to turn the power back on.
- Avoid moving water.
- Stay away from damaged areas unless your assistance has been specifically requested by the police, fire or relief organization.
- Stay out of your home if it is surrounded by floodwater. Return home only when authorities indicate it is safe.
- Use extreme caution when entering your home; there may be hidden damage, particularly in foundations.
- Get a copy of the book *Repairing Your Flooded Home*, which is available free from the American Red Cross at (800) RED-CROSS or your state or local emergency manager.

## Insurance

Prepare to file an insurance claim by gathering copies of your homeowner's policy, or track down your policy number(s), and call your insurance company as soon as possible after the event to request an assessment. The insurance company must determine two things when assessing the amount of your loss:

1. Is there sufficient damage to the roof system to declare it a total loss?
2. What is the size of the roof system, and how many shingles will be needed to replace it?

Your insurance company may or may not select your roofing contractor for you.

You should call a professional roofing contractor and ask for a similar assessment. To locate a professional roofing contractor, click [here](#). If there are any discrepancies between the insurance adjuster's findings and the roofing contractor's findings, you may request a reinspection. During a reinspection, the insurance adjuster meets with the roofing contractor to review your roof damage together. Reinspections are common.

In a situation where a widespread disaster has occurred, the insurance company may establish special procedures. Keep your receipts for temporary repairs because your insurance company is likely to reimburse you. If your home is uninhabitable, find out whether living expenses will be reimbursed.

## Before making repairs

Unlike interior damage and external damage you can see at eye level, inspecting roof system damage involves climbing a ladder on a potentially unsound, storm-damaged structure. Be sure to proceed with caution, and do not attempt an inspection alone.

- Do not attempt to climb a ladder in floodwater.
- Do not assess roof damage in the dark. Wear sturdy shoes or boots, a long-sleeved shirt and work gloves.
- Except in extreme situations, do not attempt roof system repairs. The puncturing of a blister (shingle expansion caused by trapped gases such as air or water vapor) or the spreading of a coating or mastic covers up evidence a roofing contractor needs to ascertain the problem. Roof openings should be temporarily covered with tarpaulins to minimize rain damage.
- For additional information, homeowners can access the Consumer section of the National Roofing Contractors Association's (NRCA's) website at [www.nrca.net/consumer](http://www.nrca.net/consumer). NRCA provides an online listing of its members in its Find a Contractor section.

## How do I repair my roof?

Your roof is your home's first line of defense against natural disasters and the most vulnerable part of your home exposed to weather. When a flood causes destruction to your roof, dealing with the aftermath can cause distress. The following information will help you through the process of restoring your roof system.

## Selecting a roofing contractor

Often following a natural disaster, unprofessional contractors will try to take advantage of unsuspecting homeowners. If it is necessary to hire a roofing contractor, you should keep a healthy skepticism about the lowest bid. If it sounds too good to be true, it probably is. Price is only one criterion for selecting a professional roofing contractor; professionalism and quality workmanship also must be considered. Take some time to evaluate potential contractors before any reroofing work begins.

### A professional roofing contractor should have:

- A permanent place of business
- Knowledge of various roof systems
- Proof of insurance and an effective safety program
- Evidence of industry professionalism, such as proof of training, manufacturer certifications, association membership, business account balance statement, etc.
- Continuing industry education
- Financial stability
- A written proposal
- A license and/or be bonded
- Warranties
- References in your state (Proceed with caution if the contractor only provides out-of-state references.)
- A maintenance program

### Beware of a contractor:

- Whose references are all out of state
- Who only wants cash
- Who wants money before materials are on site
- Who offers “specials” or “extra-cheap” work

## Other help

Special loans or grants may be available to assist you with repairs. Possible sources include:

- Federal Emergency Management Agency
  - [www.fema.gov](http://www.fema.gov)
- American Red Cross
  - [www.redcross.org](http://www.redcross.org)
- Small Business Administration (homeowners might qualify)
  - [www.sba.gov](http://www.sba.gov)
- Local governments
- Private lenders

