# What to Know About Storm Damage and Your Roof

When a severe storm rolls through, the roof is often the part of a home that takes the hardest hit. Hail, in particular, can cause damage that is not always obvious from the ground. A roof that looks fine from the street might have weakened shingles, cracked flashing, or hidden punctures that lead to leaks weeks or months later. Understanding how hail affects different roofing materials and what steps to take after a storm can help homeowners protect their property and avoid costly surprises.

## How Hail Damages Different Roofing Materials

Not all roofs react to hail the same way. The type of material, its age, and the size of the hailstones all play a role in how much damage occurs. Asphalt shingles, for example, are among the most common roofing materials in North Austin and Cedar Park. When hail strikes asphalt shingles, it can knock off the protective granules that shield the underlying asphalt from UV rays. Over time, the exposed areas degrade faster, leading to cracking, curling, and eventual failure. Even if the shingles do not break through, the loss of granules shortens the roof's lifespan.

Metal roofs handle hail differently. A metal roof can dent under large hailstones, especially if the metal is thin or the hail is particularly severe. Dents themselves might not cause immediate leaks, but they can create low spots where water pools. Over time, that standing water accelerates corrosion and can lead to punctures. Standing seam metal roofs tend to fare better than corrugated panels, but they are not immune. The seams and fasteners can loosen under repeated impacts, creating entry points for moisture.

Tile roofs, whether clay or concrete, are brittle. A direct hit from a large hailstone can crack or break a tile. The damage is usually easy to spot, but a cracked tile can allow water to seep into the underlayment and rot the decking below. Because tile roofs are heavier and more complex to repair, addressing damage quickly is important to prevent secondary issues.



## Why a Roof Inspection Matters After a Storm

After a hailstorm, many homeowners assume that if they do not see water stains on the ceiling, the roof is fine. That assumption can be costly. Hail damage roof repair often involves damage that is not visible from inside the home. A professional roof inspection can catch problems early, before they turn into leaks or structural concerns. Inspectors look for bruising in asphalt shingles, dents in metal panels, cracks in tiles, and damage to flashings around vents, chimneys, and skylights. They also check gutters and downspouts for granule loss from shingles, which is a telltale sign of hail impact.

Timing matters. If you wait too long to schedule an inspection, you might miss the window for a successful insurance claim. Most homeowner policies cover hail damage, but they often require prompt reporting. A thorough inspection provides the documentation needed to support your claim, including photos and a written assessment of the damage. Without that, insurers may question whether the damage existed before the storm or whether it resulted from wear and tear.

## Steps to Take Right After a Hailstorm

If a hailstorm passes over your home, there are a few practical steps you can take before calling a professional. Start by checking the ground around your house. Look for granules from asphalt shingles in the gutters or on the lawn. Check for pieces of broken tile or metal fragments. These are clear signs that your roof has taken a hit. Next, look at the roof from a

safe vantage point, such as a second-story window or from across the street using binoculars. Do not climb onto the roof yourself, especially if it is wet or steep.

If you notice any obvious damage, such as a missing shingle or a visible hole, consider temporary tarp installation to prevent water from entering. A tarp can buy you time until a professional roofer can assess the full extent of the damage. Keep any debris you find, as it can serve as evidence for your insurance company. Take photos of the roof from multiple angles, and document the date and time of the storm.

## When to Consider Roof Replacement

Not every hailstorm requires a full roof replacement. Minor damage, such as a few cracked tiles or a small dent in a metal panel, can often be repaired. But there are situations where replacement makes more sense. If the roof is already near the end of its expected lifespan, patching hail damage might only delay the inevitable. A roof with widespread granule loss, multiple punctures, or significant denting in metal may be too compromised to repair reliably. In those cases, investing in a new roof can save money on repeated repairs and prevent interior water damage.

Another factor is the age of the existing materials. A roof installed twenty years ago may not meet current building codes or energy-efficiency standards. Replacing it gives you the chance to upgrade to better materials, improved underlayment, and modern installation techniques. If you are filing an insurance claim, the adjuster will consider the roof's age and condition when determining whether to approve a replacement or a repair.



**Key Signs That Replacement Might Be Necessary**

- Widespread loss of granules on asphalt shingles, leaving the matted fiberglass exposed
- Multiple dents or punctures in a metal roof that compromise its water-shedding ability
- Broken or cracked tiles covering a large portion of the roof surface
- Leaks appearing in multiple areas of the home after a single storm
- A roof that is more than twenty years old and already showing signs of wear

## Working Through an Insurance Claim

Dealing with insurance after a hailstorm can feel overwhelming, but it does not have to be. The key is to start the process quickly and keep good records. Contact your insurance provider as soon as you have completed a visual inspection of your property. Provide them with the date of the storm, a description of the damage, and any photos or videos you have taken. The insurer will likely send an adjuster to assess the roof in person.

Having a professional roof inspection report ready before the adjuster arrives can strengthen your case. The report should detail the extent of the damage, the type of roofing material, and an estimate for repairs or replacement. If the adjuster's estimate differs significantly from yours, you have the right to request a reappraisal or hire a public adjuster to advocate on your behalf. Keep copies of all correspondence, including emails and letters, and note the names of everyone you speak with.

## Leak Detection and Temporary Measures

Even if you catch hail damage early, a small crack or puncture can let water into your home during the next rain. Leak detection involves more than just looking for wet spots on the ceiling. Water can travel along rafters and trusses before it drips down, so the source of a leak is often far from the visible stain. A professional can use tools like moisture meters and thermal imaging to find hidden leaks without tearing into the ceiling.

In the meantime, if you suspect a leak but cannot get a roofer out immediately, setting up a bucket or a tarp in the attic can prevent water from damaging insulation, drywall, and flooring. Do not attempt to patch the roof yourself if you are not comfortable working at heights or if the damage is extensive. A temporary fix that fails can cause more harm than good.

## Preparing for Future Storms

Once you have addressed the immediate hail damage, it is worth thinking ahead. Roofs in Central Texas face not only hail but also high winds, heavy rain, and intense sun. Choosing

impact-resistant materials for your next roof, such as Class 4 impact-rated asphalt shingles or thicker gauge metal panels, can reduce the risk of future damage. Proper installation matters just as much as the materials themselves. Flashing, underlayment, and ventilation all contribute to a roof's ability to withstand storms.




Regular maintenance also helps. Cleaning gutters, trimming overhanging branches, and scheduling annual inspections can extend the life of any roof. After a storm, a quick visual check from the ground can alert you to potential issues before they escalate. And if you live in an area prone to hailstorms, keeping a list of reliable local contractors who specialize in storm restoration can save precious time when minutes count.

Understanding how hail damage roof repair works, from inspection through restoration, helps homeowners make informed decisions after a storm. Whether the damage is minor or extensive, knowing what to look for and who to call can make the difference between a quick fix and a drawn-out ordeal. Taking proactive steps, documenting the damage, and working with qualified professionals are the best ways to protect one of the most important parts of your home.