

South Jersey Storm-Damage Roof Inspection Checklist

What to check safely after wind, hail, or heavy rain.

☒ SAFETY FIRST: GROUND-LEVEL VISUAL CHECKS (Do Not Climb!)



☐ Check for Shingle
Debris in
Yard/Driveway



☐ Examine Gutters
for Granule
Buildup



☐ Inspect Siding/
Windows for Hail
Impact Marks



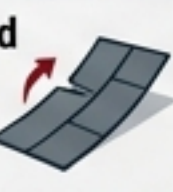
 **WARNING: DO NOT ATTEMPT ROOF ACCESS IF UNSAFE OR UNQUALIFIED. CONTACT A PROFESSIONAL.**

☒ WIND DAMAGE INDICATORS

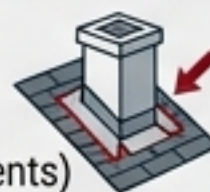
☐ Missing or
Displaced
Shingles



☐ Lifted or Creased
Shingles
(Check Seams)



☐ Loose or
Damaged
Flashing
(Chimneys, Vents)



☒ HAIL & HEAVY RAIN INDICATORS

☐ Circular Impact
Bruises on Shingles



☐ Water Stains
on Interior
Ceilings/Walls



A Trustworthy Local Guide by T.A. Hughes III Roofing • TAHughes.com

Safety First: Stay on the Ground



**Do NOT climb onto a wet or damaged roof.
Roof falls are a leading cause of post-storm injury.**

1



Electrical Hazards

- ☒ Avoid downed wires (stay at least 35 feet away).

2



Structural Hazards

- ☒ Avoid sagging ceilings and unstable exterior debris.

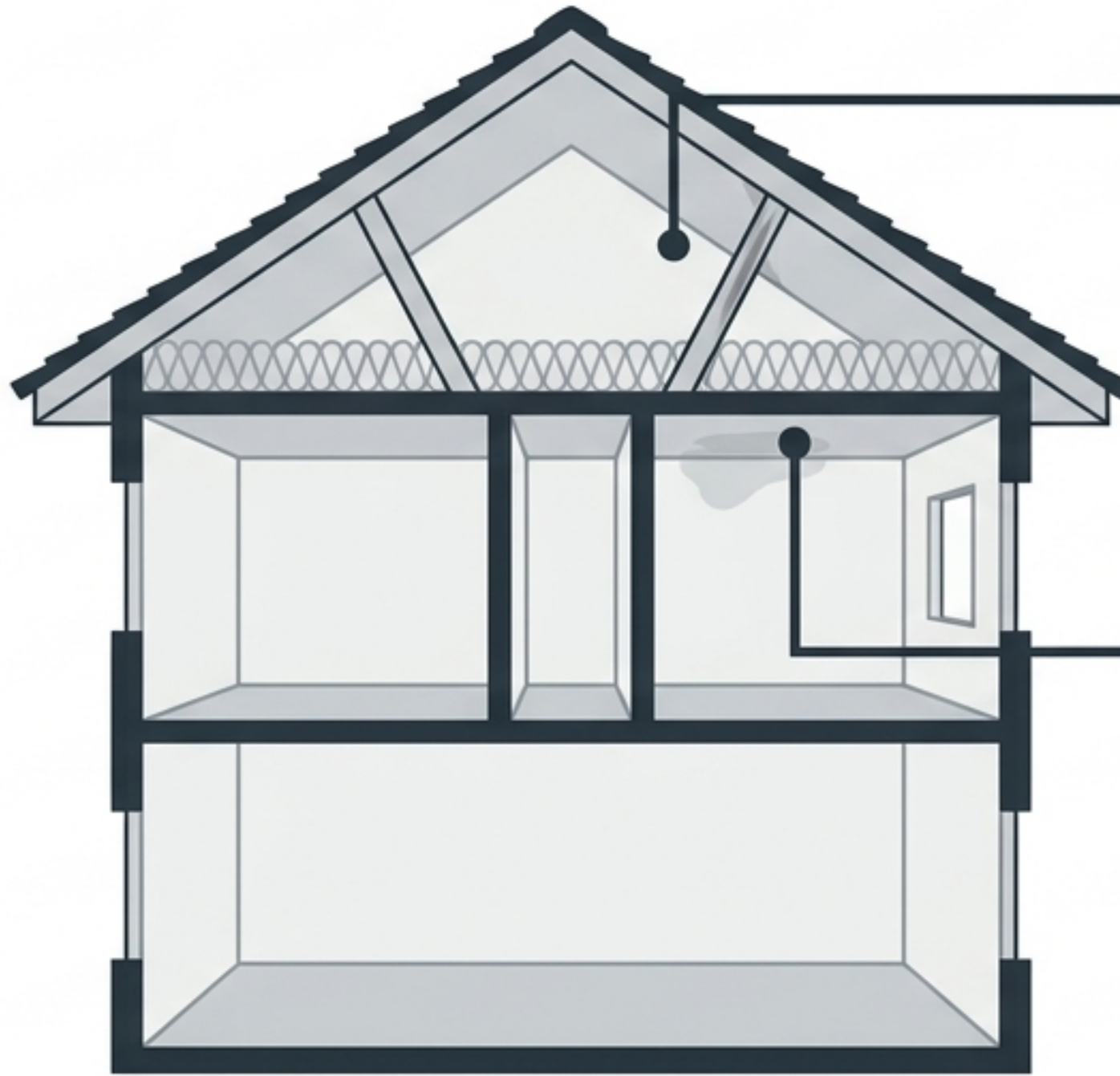
3



Water & Fire Hazards

- ☒ Do not touch active leaks near electrical fixtures; turn off breaker immediately.

Start Inside: The Water Diagnostic



Attic Check

- ☐ Visible daylight showing through roof boards
- ☐ Wet, matted, or stained insulation
- ☐ Dark streaks or trails on wooden rafters

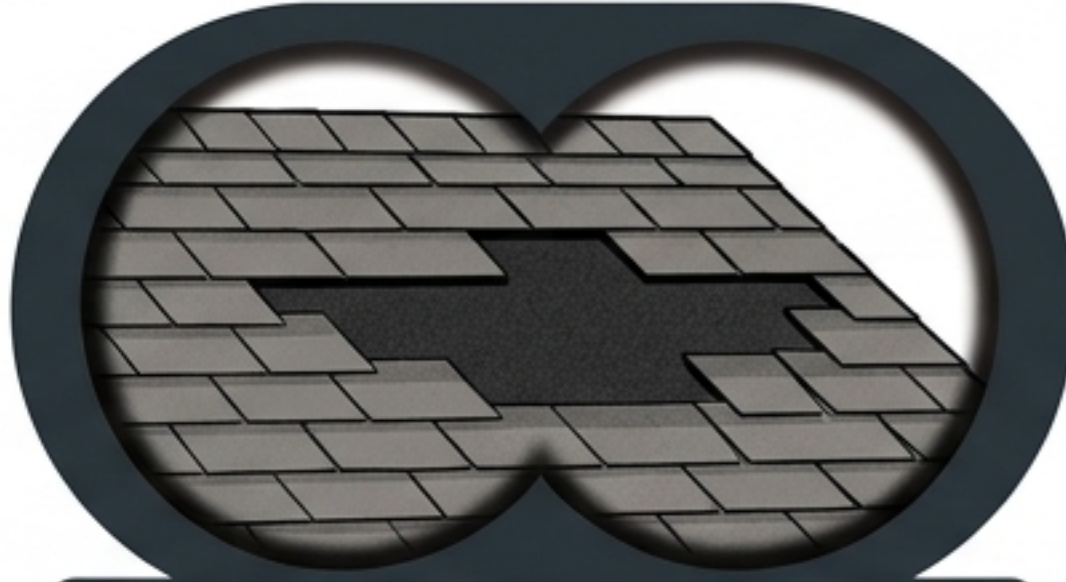


Living Space Check

- ☐ New ceiling stains (yellow, brown, or gray rings)
- ☐ Dripping or water trails running down walls
- ☐ Sagging drywall or peeling paint
- ☐ Sudden musty or earthy odors

Ground-Level Roof Surface Check

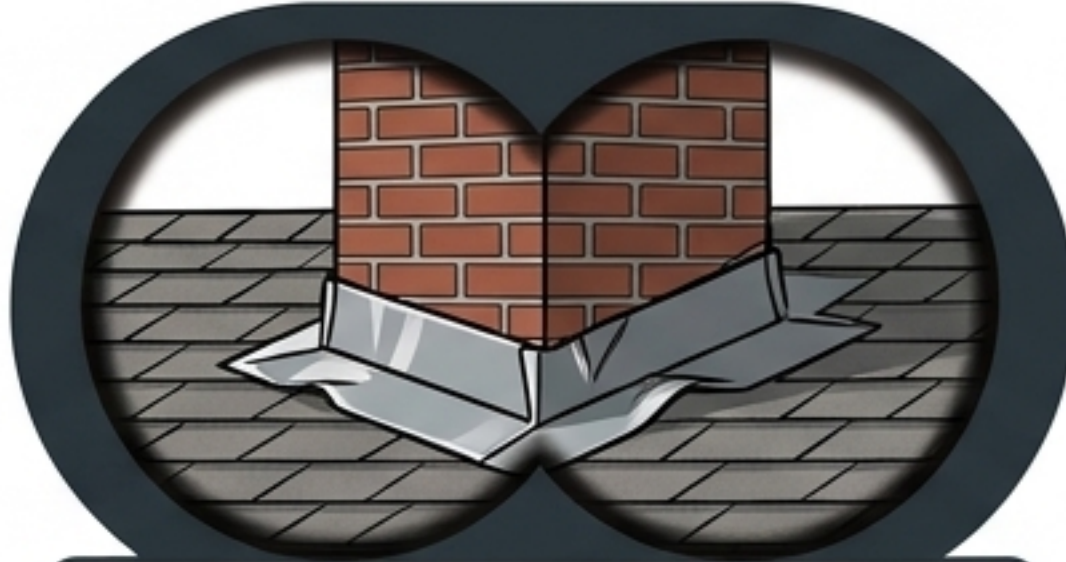
Walk the perimeter. Use binoculars or your phone's optical zoom.



Missing Shingles: Bare patches exposing the underlayment.



Lifted/Creased Shingles: Broken seal strips indicating wind uplift.



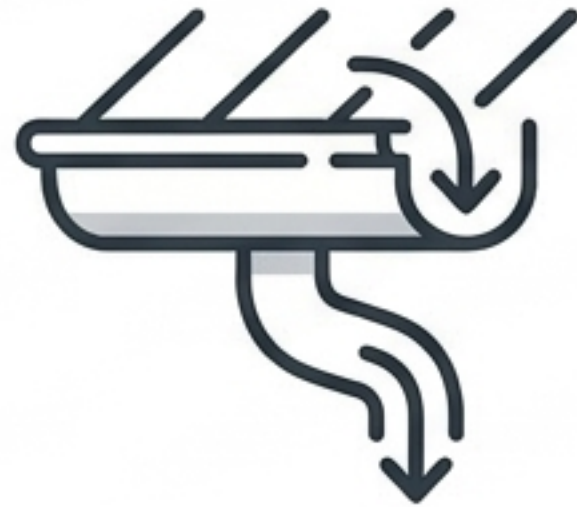
Damaged Flashing: Bent or pulled metal around chimneys and vents.



Ridge Caps & Debris: Missing peaks or foreign objects resting on the roof.

Exterior Clues: Gutters, Siding & Perimeters

Horizontal: Water Management



Gutters & Downspouts

- ☐ - Look for dents and sagging sections
- ☐ - Pulled fascia boards
- ☐ - Heavy asphalt granule buildup near downspout drains

Vertical: Exterior Barriers



Siding & Windows

- ☐ - Cracked, chipped, or punctured siding panels
- ☐ - Torn window screens or dented frames
- ☐ - Cracked skylights with new condensation

Photos to Preserve: The Adjuster's Shot List

Instruction: Photograph everything **BEFORE** you touch or move anything.

Camera Roll



1. Context

Wide shots of all four sides of the home. Screenshots of local weather alerts.



2. Mid-Range

Damaged property and interior stains (include light fixtures for scale).



3. Details

Close-ups of dents or lifted shingles (shoot metal dents with side-lighting).



4. Evidence

Shingles or branches in the yard, photographed exactly where they fell.

Assemble Your Insurance Documentation

Action: NJ policies require prompt notification and proactive mitigation.

The Paper Trail Checklist

- ☐ Claim number and adjuster contact information
- ☐ Timestamped photos, videos, and weather records
- ☐ Receipts for emergency tarping or temporary repairs
- ☐ Written communications with your insurance carrier
- ☐ Written inspection reports and estimates from a licensed local contractor



When to Call T.A. Hughes III Roofing

Action Trigger Matrix

- ✓ You have active interior leaks or visible attic moisture.
- ✓ You spot missing shingles, flashing damage, or fallen branches.
- ✓ You see gutter, siding, or soft-metal denting.
- ✓ You intend to file an insurance claim and need a professional report.
- ✓ Conditions are unsafe for you to inspect yourself.

Avoid door-to-door storm chasers demanding money up front or offering to waive deductibles.

Request a Free Storm-Damage Inspection