



HOMEOWNER STORM GUIDE
TREASURE COAST & PALM BEACH

BEFORE & AFTER THE STORM

YOUR COMPLETE GUIDE TO PROTECTING YOUR ROOF

A storm doesn't ask for permission. It rolls in, does its work, and leaves homeowners wondering what to check first. You shouldn't have to guess – so here's the plan, start to finish. No pressure, no fear tactics.



WHERE TOUGH ROOFS MEET HAPPY HOMES

roofsbyrhino.com
(772) 446-1139

YOUR ROOF-PREP CHECKLIST

The best storm response happens before the storm arrives. A little preparation now is often the difference between a roof that shrugs off high winds and one that doesn't. Tick these off before the forecast changes.

☐ START WITH AN INSPECTION, NOT A GUESS

Most storm damage starts with a small issue the storm finds. From the ground, look for shingles that are curled, cracked, or out of place. If you can't remember your last inspection, that's usually the sign it's time.

☐ CLEAR THE ROOF AND GUTTERS

Debris is the most preventable cause of storm damage. Clogged gutters send water under shingles, along fascia, and into your attic. Clear downspouts and pull any branches off the roofline.

☐ TRIM TREES AND SECURE LOOSE ITEMS

Wind doesn't only damage roofs directly — it turns everything else in your yard into something that can. Cut back overhanging branches and bring in patio furniture, trash cans, and decorations.

☐ CHECK FLASHING, SEALS, AND VENTILATION

Leaks begin around chimneys, vents, and skylights — not in the open field of the roof. If sealant has cracked with age, a storm will find it.

☐ DOCUMENT YOUR ROOF'S CONDITION NOW

Take dated photos of your roof, gutters, and any existing wear. A clear "before" picture makes it far easier to prove the damage came from the storm, not from age.

☐ KNOW WHO YOU'RE CALLING BEFORE YOU NEED TO

Part of feeling prepared is knowing your next step is already decided. Save a roofer's number now, so you're making a planned call instead of searching in the moment.



RHINO TIP

A well-ventilated attic keeps moisture from building up and weakening the roof deck from the inside out. It's the part of storm prep nobody sees — and the part that quietly decides how your roof ages.



ASSESSING DAMAGE SAFELY

When the storm passes, the instinct is to check the roof immediately. Slow down. Doing this the right way protects you first, and your home second.

STAY OFF THE ROOF

Even if you can see damage from the ground. Wet shingles, hidden structural weakness, and downed power lines make climbing up after a storm one of the riskier decisions a homeowner can make. Almost everything you need to know can be seen from the ground or a second-story window.

SIGNS OF STORM DAMAGE — CHECK WHAT YOU SEE

- ☐ Missing, curled, or cracked shingles visible from the ground
- ☐ Granules collecting in gutters or at downspouts
- ☐ Dented gutters, vents, or flashing — often the clearest sign of hail
- ☐ Water stains or drips on ceilings and walls inside
- ☐ Debris, branches, or visible dents and holes on the roof surface
- ☐ Soft spots or sagging seen from the attic or an upper window
- ☐ A neighbor's roof with new damage — hail rarely stops at one property line
- ☐ An active leak — tarping can hold it until a full inspection

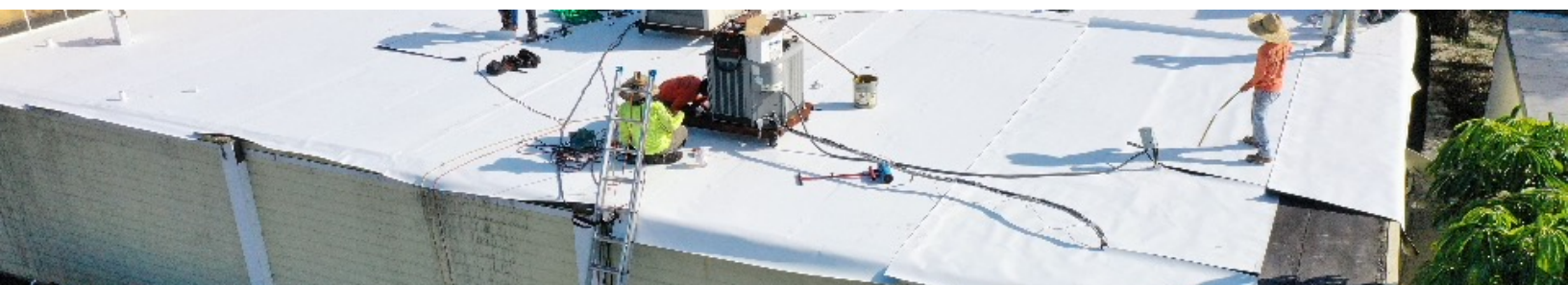
HAIL DAMAGE

Small, scattered dents and bruises across the roof, with granule loss you'll notice pooling in the gutters. Often looks minor from the ground.

WIND DAMAGE

Directional. Shingles lifted, creased, or torn in the direction the wind blew — usually starting at edges and corners, where wind pulls hardest.

Either way, document before you touch anything. Photograph and video the roof, gutters, siding, and any interior water damage before cleanup begins — adjusters rely on it, and it becomes the foundation of your claim.



FILING A CLAIM, IN ORDER

Most homeowners policies cover storm-related roof damage. The process just goes smoother with the right order of operations.

1

Document the damage with photos and video, dated if possible.

2

Call your insurer to open the claim and ask about their timeline.

3

Request an inspection from a licensed roofing contractor.

4

Keep every estimate, receipt, and email together in one place.

5

Ask questions before signing anything. A good contractor explains, never pressures.

YEAR AFTER YEAR

KEEP IT FROM HAPPENING AGAIN

- ◆ Inspect at least once a year, before storm season peaks.
- ◆ Replace aging or curling shingles before they become the weak point.
- ◆ Keep gutters and downspouts clear year-round, not just seasonally.
- ◆ Address small leaks or soft spots immediately — they rarely stay small.
- ◆ Work with a roofer who explains what they find, not just what they sell.

QUICK ANSWERS

WHAT DO I DO FIRST?

Safety, not the roof. Check for downed lines from a distance, document what you can see, then call for an inspection.

CAN I INSPECT IT MYSELF?

From the ground or a window, yes. Wet or weakened roofing is unstable, and some damage isn't visible even up close.

HOW SOON SHOULD I CALL?

As soon as you notice a sign of damage — immediately if there's an active leak. Calling early isn't rushing a decision.

WHAT WILL REPAIRS COST?

It depends on the damage, the material, and your coverage. There's no honest number without seeing the roof in person.

A CALMER WAY TO HANDLE STORM SEASON

FREE, NO-PRESSURE ROOF INSPECTION

Storms are unpredictable. Your response doesn't have to be. Before or after the weather turns, we'll take an honest look and tell you where your roof stands.

(772) 446-1139 **roofsbyrhino.com**

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SCAN TO BOOK

