

What to Do After a Hailstorm: Assessing a Hail Damaged Roof

Hailstorms hit fast and leave behind a mess that is not always obvious from the ground. You walk outside after the noise stops, see a yard full of ice balls, and think maybe the roof is fine. But hailstones the size of golf balls or larger can bruise shingles, crack tiles, and punch holes in flashing that you will not spot until water finds its way inside. A hail damaged roof needs attention before the next rain turns a small problem into a roof leak.

I have worked enough storm seasons to know that the first impulse is to wait and see. That impulse costs homeowners thousands every year. The damage is not always a gaping hole. Often it is granule loss on asphalt shingles, small dents in metal roofing, or split sealant around vents. Those tiny failures add up fast when the next storm rolls through.

Start with Safety, Then Look Closely

Before you grab a ladder, check the weather forecast. If more storms are coming, you want a tarp on that roof fast, but you also do not want to be up there in wind. A roofing contractor will tell you the same thing: safety first, then a careful inspection. From the ground, use binoculars to scan for displaced shingles, exposed underlayment, or dents in metal panels. If you see granules from asphalt shingles in the gutters, that is a sign of impact damage.

Inside the attic, look for daylight through the roof deck. Water stains on rafters or insulation mean the roof has already been compromised. A free inspection from a local roofing company can catch what you miss. Most reputable contractors offer these because they know that early detection saves the homeowner money and prevents secondary damage to ceilings, walls, and belongings.

Understanding the Insurance Claim Process

Your homeowners insurance policy typically covers storm damage, including hail and wind damage. But the insurance claim process can be confusing, especially when you are dealing with multiple contractors knocking on your door. Some of those contractors are storm chasers who roll into town after a big weather event, do quick patches, and leave before the warranty matters. A local roofing company with a physical address and a track record in your community is a safer bet.

When you file a claim, the adjuster will want to see the damage. Take photos from the ground and from your attic. Document the date of the storm and keep any weather service reports. A good roofing contractor can meet the adjuster on site and point out damage that is easy to

overlook. That partnership between you, your insurer, and the contractor makes the whole process smoother. The goal is a roof repair estimate that covers the full scope of work, not just the obvious spots.

What Kind of Roof Do You Have?

The type of roofing materials on your home affects how hail damages it and what repairs cost. A shingle roof made of asphalt or architectural laminate can lose surface granules, which reduces its lifespan. If the shingles are cracked or curled, you might need a roof replacement rather than a simple repair. Metal roofing, on the other hand, dents. Dents do not always leak, but they can compromise the protective coating, leading to rust over time. A metal roof with deep dings is still functional, but it will need attention if the coating is breached.

Solar panel roof systems add a layer of complexity. Hail can crack the glass on panels, and the mounting hardware can shift if the roof deck is compromised. If you have solar panels, have a roofing contractor who understands both roofing and solar systems check the roof. A separate solar installer may not catch underlying roof damage that could void your roof warranty.

Getting a Roof Repair Estimate

Once you have a clear picture of the damage, call a few local contractors for a roof repair estimate. Be wary of anyone who gives a quote over the phone without seeing the roof. A thorough estimate includes a walk on the roof, photos, a written scope of work, and a timeline. It should also spell out the materials they plan to use and whether they will match your existing shingles or metal panels.

Your deductible plays a role in the math. If the damage is minor and your deductible is high, you might choose to pay out of pocket. But if the estimate exceeds your deductible, filing a claim makes sense. A good roofing contractor can help you understand whether the damage is severe enough to warrant a claim. They see this every day and know what insurers look for.

Code Compliance and Long-Term Thinking

Building codes in hail-prone areas have evolved. A roof replacement today might require upgraded underlayment, impact-resistant shingles, or better flashing details. A local roofing company knows the local code compliance requirements and can advise you on upgrades that may not be mandatory but are worth the investment. For example, a rubberized ice-and-water shield under the shingles adds a layer of protection if hail ever opens the roof again. That kind of detail is easy to overlook when you are focused on the immediate repair.

Some homeowners opt for metal roofing specifically because it handles hail better than asphalt shingles. But no roof is indestructible. Even standing-seam metal roofs can suffer

cosmetic damage that a homeowner's association might not accept. The trade-off is between cost, appearance, and long-term durability. A professional roofing contractor can walk you through the options without pushing a particular product.

Temporary Measures While You Wait

If a storm has left a hole or exposed deck, a tarp is your best friend until the repair crew arrives. A properly secured tarp keeps rain out and prevents the damage from spreading. Do not just throw a tarp over the ridge and hope it stays. Use lumber or battens to hold the edges down, and overlap the tarp well past the damaged area. A roofing company can also do an emergency tarp job if you are not comfortable on the roof. Most offer 24/7 response for exactly this situation.

One thing to watch for: if the damage is extensive, your insurer may require you to mitigate further damage by tarping or boarding up. Failing to do that can give them grounds to deny part of your claim. So take reasonable steps, keep receipts for any materials you buy, and document everything.

Beware of Storm Chasers

After a big hailstorm, out-of-town crews flood the area. They offer fast repairs, cash deals, and big promises. Many are storm chasers who will be gone by the time you discover a leak. A local roofing contractor with a permanent yard and a history in the community is worth the extra wait. Check their license, insurance, and references. Ask if they have worked with your insurer before. A contractor who knows the local insurance claim process can save you weeks of back-and-forth.

I have seen homeowners sign contracts with crews that had no business touching a roof. The work looked fine for a month, then the tarps came off and the leaks started. A legitimate roofing company stands behind its work and will be there when you need them next season.

Final Thoughts on Hail Damaged Roofs

A [hail damaged roof](#) is not something to ignore or put off. The longer you wait, the more water works its way into the structure. Mold, rot, and insulation damage follow quickly. The smart move is to get a free inspection from a reputable contractor, understand your homeowners insurance coverage, and decide on a plan before the next storm arrives. Whether you need a simple repair or a full roof replacement, the right roofing contractor will guide you through the process without pressure or shortcuts.

Hail is part of life in many regions, and the roofs that survive best are the ones that get prompt, professional attention. Treat that first inspection as an investment in the long life of your home.

It is cheaper than a ceiling repair, and it gives you peace of mind when the next weather alert lights up your phone.