



Hurricane Preparedness for Your Roofs

by Darrick Gockerell

The 2007 Hurricane season is upon us. Once again, we are watching storm projections and worrying if our properties will sustain damage. As a property owner or manager, preparing for a storm is always prudent and should never be overlooked. This article will discuss several ways to prepare and protect your property, more specifically your roofs.

If you have not already done so, now is the time to have your roof inspected by a licensed roofing contractor. The National Roofing and Contractors Association recommend scheduling roof inspections biannually. This is especially important here in south Florida, where I recommend an inspection both before and after hurricane season.

A typical roof inspection consists of a thorough visual inspection of a roof system and its adjacent surfaces (e.g. walls), as well as mechanical equipment that can impact the roof systems waterproof integrity. Any items on the roof that can become airborne should be noted for proper securing or removal. A detailed report should be provided by a certified roofing company, including a drawing and pictures of areas of concern. An overall property condition report is also highly recommended at this time. This information will be very useful if your property is damaged during a storm and documentation is needed for your insurance company showing the pre-existing condition of roof and/or property. Documentation should include roof drawing and pictures, site plan of property, pictures of all exterior and interior conditions of property, maintenance records, and warranties.

Special attention should be addressed to the perimeter or roof edge fastening system of the roof system. In fact, nearly sixty percent of all roofing failures begin at or are directly related to roof edge details that were improperly installed or do not meet current Florida Building Codes. Several recent hurricanes and the resulting tornadic producing storms that were spawned from them have provided the construction industry valuable insight into the importance of "wind tested" roof edge products. It's a known fact that the attachment of the roofing membrane to the building's substructure cannot resist the high wind loads

created when a perimeter edge securement fails, or separates from the building. When the edge fails, so does the rest of the roof. Have your roofing contractor pay special attention to the perimeter of your roof and assure that all fasteners are properly installed and are up to code.

Another factor affecting roof performance is intense high speed winds entering a building through openings, such as shattered windows and open doors. How tightly sealed a building can remain during the hurricanes often determines the fate of the roof and, in some cases, the entire structure. Some roofing membranes fail after walls or windows are damaged, providing uplift to the roof in excess of what the building was designed to endure.

Part of your hurricane plan should be to ensure all landscaping is properly trimmed, any debris around the building is removed, maintenance personnel are trained to secure doors and windows, and any objects that may become airborne missiles are properly secured.

If your property is damaged by a storm, it is imperative that you take every measure to mitigate the damage. An insurance policy requires policy holders to mitigate damage and if water has penetrated through the roof, a licensed roofing contractor should be immediately contracted to perform temporary repairs. I do not recommend putting a tarp on your roof if at all possible. The tarps do not last long and can be affected by normal weather conditions if not properly secured. If the roof on your structure is wind damaged, a temporary roof should be installed as soon as possible to mitigate your damages as is required by all property insurance policies. The temporary roof should be of sufficient quality to keep your building watertight for six months to one year. Experience from the 2004 and 2005 storms has shown that with the time it takes to obtain an insurance settlement along with the strain on roofing contractors, a permanent replacement roof may take a considerable amount of time to permit and install.

It is critical that you have a roofing contractor as a component of your catastrophe plan. Many contractors will provide a pre-event contract, which will dedicate resources to your needs in the event of a storm. Find a contractor who has a long history of serving their clients after a hurricane, and who has a thorough catastrophe plan for their own facility. Make sure your contractor has generator power at their facility so that they will be in operation in the event of power loss. Your contractor should also offer 24 hour emergency services and have a history of installing fast, effective temporary roofs which are priced in accordance with insurance industry standards for emergencies.

The old proverb "an ounce of prevention is worth a pound of cure" is quite accurate when it comes to hurricane preparedness. By acting now and having your roof inspected along with the overall condition of your property, you can rest assured you have taken the proper steps to ensure the safety and well being of your property and residential community.

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