



TEXAS DEPARTMENT OF INSURANCE

Regulatory Policy Division - Windstorm Inspections Program (104-WS)

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Repairing My Roof after a Storm

The storm damaged my roof. What should I know about repairing it?

Your roof covering and the deck beneath it are your home's first line of defense against high winds, rain, and hail. This information will help you pick a roofing contractor and install a roof after a storm.

Before Making Roof Repairs

- If your home is located in the first row of Texas counties bordering the Gulf of Mexico, or in one of the following cities in Harris County that is East of HWY 146: La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres, contact your insurance agent to determine if your repairs need to comply with the International Building Code (IBC) or International Residential Code (IRC).
- If your insurance company requires that repairs comply with the IBC or IRC, talk to your insurance agent or adjuster about the Windstorm Inspections Program.
- If the repairs are inspected and they comply with the IBC or IRC, you will receive a Certificate of Compliance, Form WPI-8, from the Texas Department of Insurance (TDI).
- You can find more information on the Windstorm Inspections Program at www.tdi.texas.gov/wind or by calling (800) 248-6032.
- Contact your local building official for building requirements in your area.
- Contact your insurance agent to determine if certain roof covering products are eligible for insurance discounts.

Picking a Roofing Contractor

How do I pick a contractor to install my new roof?

- Verify the name, address, telephone number, and references of your roofing contractor.
- Make sure that the contractor has insurance or a bond.
- Get at least three written bids to compare.
- Get a copy of all written, signed copies of all agreements, warranty terms.
- If you need a WPI-8, make sure that the re-roof application is eligible.
- Don't make final payments until the contractor finishes all work.
- Avoid door-to-door solicitors for damage repair work.

Beware of a contractor.....

- Who is not familiar with the Windstorm Inspections Program.
- Who only accepts cash.
- Who only has out-of-state references.
- Who requires money before materials are on-site.
- Who is not established.
- Who does not have insurance or a bond.
- Who offers "specials" or "extra-cheap work."

Roof Installation Requirements to the IBC or IRC

1. What are the roof product choices for my house?

Texas experiences two of the most severe weather conditions a roofing system can face: high winds and hail. Homeowners have several choices of roof covering material types. The most common roof covering for residential structures in Texas is asphalt shingles. If you are using asphalt shingles on your roof, select shingles tested to meet the ASTM D 3161 Class F or ASTM D 7158 Class H requirements. The manufacturer should indicate compliance with these requirements on the shingle wrapper. You can find asphalt shingle product and other roof covering product information at www.tdi.texas.gov/wind/engineering.html or by calling (800) 248-6032, option 5.

2. Is my roof decking okay as it is, or should the roofer reattach, or possibly replace it when he removes the existing roof covering?

You should have your roof deck inspected, and replace any deteriorated or damaged decking prior to the installation of a new roof covering.

Older Deteriorated and Damaged Deck (Board Decking)



New Deck Application Using Oriented Strand Board (OSB)

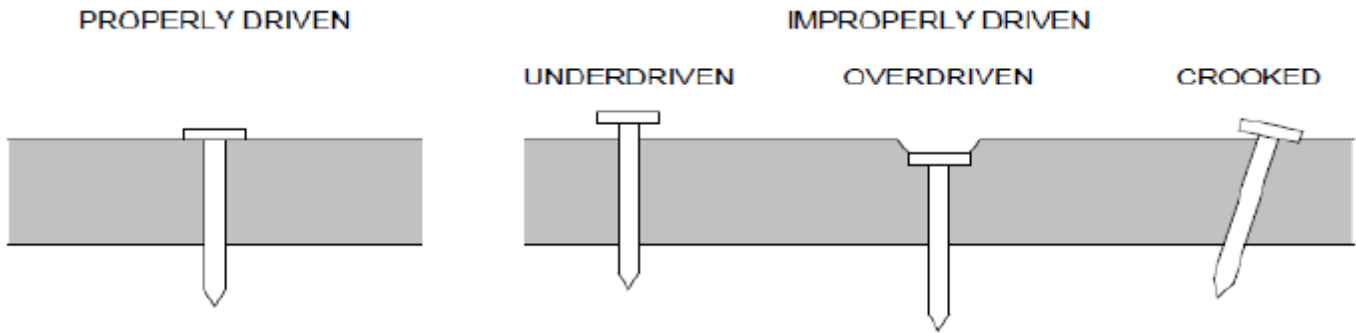


3. What kind of underlayment should the roofer install?

A minimum of No.15 underlayment (felt) is required for asphalt shingle installations. Two layers of felt are required for roof slopes from 2:12 up to 4:12. For roof slopes 4:12 and greater, one layer of felt is required. Make sure the roofer installs the felt as required by the TWBC and the shingle manufacturer.

4. What kind of roofing nails should the roofer use to install the shingles?

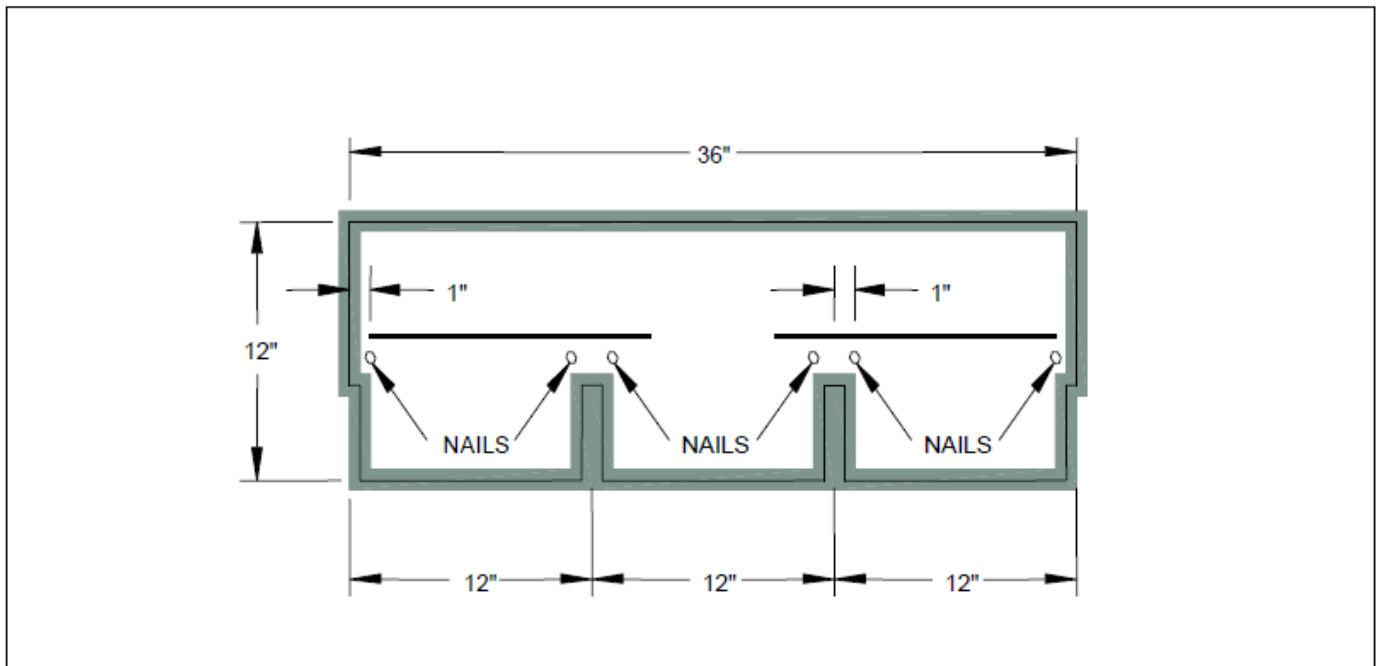
Roofing nails shall be galvanized steel or stainless steel, minimum 12 gauge (0.105") shank with a minimum 3/8" diameter head. The code does not permit staples!



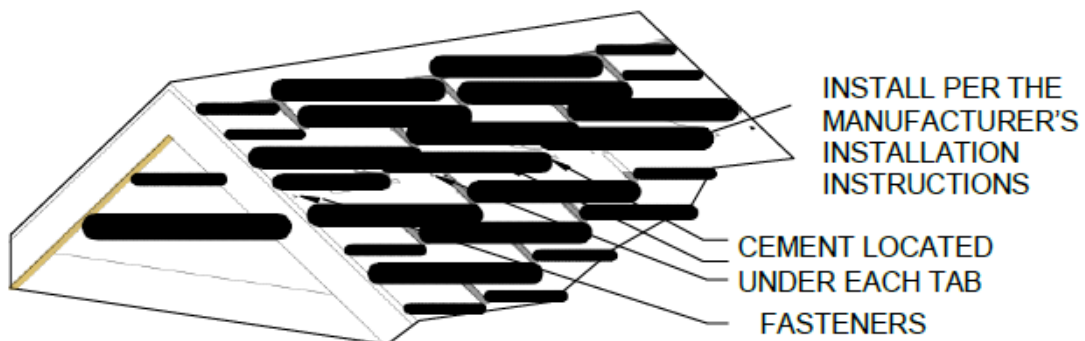
Properly and Improperly Driven Fasteners in Fiber Cement Siding

5. How should the roofer install asphalt shingles?
 The roofer must install asphalt shingles in strict accordance with the manufacturer's installation instructions on the shingle wrapper. Note: Asphalt shingles can only be installed on roofs with a roof slope of 2:12 or greater.

Standard Installation of Three-tab Asphalt Shingle in High Wind Areas



Asphalt Single Installation



6. What if I have metal roof panels, metal shingles, or concrete roofing tiles?

How should the roofer install these products?

The roofer must install the roof covering products in strict accordance with the manufacturer's installation instructions and their tested high wind applications. TDI has roof covering product listings for many types of roof coverings by many manufacturers. You can find approved product information at www.tdi.texas.gov/wind/prod/index.html or by calling (800) 248-6032.

7. If I want to install, or need to replace my skylights, roof vents, or roof turbines, what do I need to know about getting the right product for my house?

Skylights, roof vents, and roof turbines are vulnerable to high winds and hail. You should choose products that have a published wind resistance rating. For hail prone and hurricane prone regions, choose impact resistant skylights, which are tested, to ASTM E 1886 and E 1996. TDI has skylight, roof vent, and roof turbine product listings for many product manufacturers. You can find approved product information at www.tdi.texas.gov/wind/prod/index.html or by calling (800) 248-6032.