

Help Protect Against Hail

WITH THESE TIPS:

Before

- ✓ Listen to weather updates and reports on hail activity.
- ✓ Move vehicles to covered space.
- ✓ Close your drapes, blinds or window shades to prevent the wind from blowing potential broken glass inside.

During

- ✓ Do not try to go outside to protect your property during a storm. Stay indoors until the storm has passed.
- ✓ Stay away from skylights, windows and doors.

After

- ✓ Check the trees, shrubs and plants around your house. If they are stripped of their foliage, there is a possibility your roof is damaged. Another sign of roof damage is if patio covers, screens or soft aluminum roof vents are dented.
- ✓ Cover any broken windows and holes in your roof, so that no water can enter and damage your home's interior.

www.flash.org



Florida Alliance for Safe Homes - FLASH, Inc.

1430 Piedmont Drive, East

Tallahassee, FL 32312

www.flash.org

Toll Free 1-877-221-SAFE

FLASH is a non-profit, public-private coalition.

a publication of the

Florida Alliance for Safe Homes - FLASH, Inc.

news **FLASH**

Spring 2001 | Hail Edition

FLASH PARTNERS

Organizations and individuals who share a dedication to mitigation excellence.

Building Officials Association of Florida
FEMA
Federation of Manufactured Homeowners of Florida
First Floridian
Florida's American Red Cross Chapters
Florida Department of Community Affairs*
Florida Department of Insurance
Florida Division of Forestry
Florida Emergency Preparedness Association
Florida Farm Bureau
Florida Insurance Council*
Florida Select
Florida Windstorm Underwriting Association
Institute for Business & Home Safety*
Nationwide*
NOAA/National Weather Service
State Farm Insurance Companies*
USAA*

* FOUNDING PARTNERS

FLASH STAFF

Leslie Chapman-Henderson
Executive Director
lhenderson@flains.org

Traci Buzbee
Outreach Director
tbuzbee@flains.org

Mike Sims
Communications Director
msims@flains.org

Bethany Joyner
Program Specialist
bethany@flains.org



Dedicated toll free home safety hotline, 1-877-221-SAFE

Protect Your Home from HAIL DAMAGE



Imagine a baseball dropped from a jet flying at 30,000 feet, with speeds reaching 120 mph – and smashing into your roof.

Hail might seem like a minor concern, but it can shatter windows, leave pockmarks in siding and most importantly, destroy or damage roof coverings. Here are some helpful hints to protect your home from hail damage.

If you are planning to build or re-roof, now is the perfect time to consider protecting your home against one of the most damaging weather elements: hail.

When installing a new roof, homeowners and builders should consider using the most durable products available. In regards to roof coverings, this means selecting a product that carries the “Underwriters Laboratories 2218 standard” with a “Class 4” rating. A “Class 4” rating means a sample of the roofing product did not crack when hit twice in the same spot by a 2-

inch steel ball. (In a real storm, this would be quite a hailstone!) A “Class 1” rating signifies resistance to a 1¼-inch steel ball, “Class 2” a 1½-inch steel ball and “Class 3” a 1¾-inch ball.

The UL 2218 standard is the best method to test impact resistance, however it is not perfect and works for some coverings better than others. UL 2218 measures whether a product cracks under impact. Some roof coverings, such as metal, test well but may perform poorly in actual circumstances. For instance,

Continued on next page...



WATCH OUT For Falling

Can you guess the size of the largest hailstone on record to fall in the United States?

- 10 inches (about the size of a soccer ball)
- 7.5 inches (about the size of a cantaloupe)
- 5.5 inches (about the size of a softball)

How can you tell how many times a hailstone travels to the top of the storm cloud?

- Throw the hailstone against a wall and count the number of pieces it breaks into.
- Put the hailstone in boiling water and count the number of seconds it takes to melt.
- Cut the hailstone in half and see how many circles there are inside.

“Protect Your Home...” continued

metal roofing materials may resist cracking but will dent and dimple in a hailstorm. Keep this in mind when using the UL standard as a gauge of quality.

Be sure to hire an established, licensed and insured contractor. Insurance companies may supply names of qualified installers in local areas. Another resource is The National Roofing Contractors Association, at 1-800-USA-Roof or on the web at www.nrca.net.

When negotiating with a contractor, insist on a detailed, written estimate that clearly states the quantity of materials needed, labor charges, work specifications (including approximate starting and completion dates) and payment procedures. The homeowner should also carefully review and understand any warranty, and watch for conditions that would void the warranty. Low bids might seem like a good deal; however, the contractors who offer them may be uninsured or may perform substandard work. Contact your local Better Business Bureau to check for complaints filed against the contractor.

Remember, building codes and other regulations do not require roofs or roofing materials to be impact resistant. Likewise, do not assume contractors will automatically select impact resistant roofing materials for the project. It is up to homeowner to make certain roof covering will resist impacts in a severe weather event.

Once the new roof is installed, the homeowner should periodically inspect it for cracked or curling shingles. This task is best performed with binoculars while standing on the ground, to prevent damage to life and property.

Homeowners should also be on the lookout for roof problems *inside* the house. Cracked paint, discolored plasterboard and peeling wallpaper may be signs of leaking or damaged roof areas.

Source: Institute for Business & Home Safety, “Is Your Home Protected from Hail Damage? — A Homeowner’s Guide to Roofing and Hail.”

ROOFING TERMS YOU

Deck/Sheathing: The surface – usually plywood or oriented-strand board (OSB) – to which roof underlayments and coverings are applied.

Dormer: A small structure projecting from a sloped roof, usually with a window.

Drip edge: An L-shaped strip (usually metal) installed along the edges of the roof to allow water to drip clear of the deck, eaves and siding.

Eave: The horizontal lower edge of a sloped roof where it extends past the outer wall of the house.

Fascia: A flat board, band or face located just below the eave.

Flashing: Pieces of metal used to prevent water seepage around any intersection or projection in a roof, such as vent pipes, chimneys, valleys and the joints at vertical walls.

Louvers: Slatted devices installed in a gable end wall or in a soffit (the underside of the eaves) to ventilate the space below the roof deck and equalize air temperature and moisture.

Cantaloupes!

Which fruit or vegetable most resembles a hailstone?

- a. onion
- b. apple
- c. orange

ANSWERS
b. The largest hailstone on record to fall in the United States was in Coffeyville on September 3, 1970. It measured 7.5 inches in diameter and weighed 1.67 pounds!
c. If you cut a hailstone in half, you will see rings. Count the rings and they will tell you how many times the hailstone traveled to the top of the storm cloud before falling to the ground.
a. When a hailstone is cut in half it has layers like an onion.

Protect Your Home!



Order Your Cards Today 1-877-221-SAFE

YOU SHOULD KNOW

Rake: An extension of the roof over a wall at the gable end.

Ridge: The top edge of two intersecting sloping roof surfaces.

Slope: Slope is measured by rise in inches for each 12 inches of horizontal run. For instance, a roof with a 4-in-12 slope rises 4 inches for every horizontal foot. A steeper slope is more difficult to repair and costs more in labor to repair.

Square: The most common measurement for roof surfaces, it equals 100 square feet (10'x10').

Underlayment/Felt: A sheet of asphalt-saturated material (often called "tar paper") used as a secondary layer of protection for the roof deck. It is rolled out on top of the roof deck and sits under the roof covering.

Valley: The angle formed at the intersection of two sloping roof surfaces.

Vapor Retarder: A material designed to restrict the passage of water vapor through a roof or wall.

What Exactly Is Hail?



You hear a lot about hail and the damage it can do, but do you really know what hail is or how it is formed? Hail is a solid form of precipitation; it is usually spherical in shape and composed of alternate hard and soft layers of ice. True hailstones occur only at the beginning of thunderstorms and never when the ground temperature is below freezing. They are formed in cumulonimbus clouds when raindrops are blown up to high, cold areas in the cloud and then freeze. The hailstone grows by the repeated collisions with particles of "super cooled" water; that is, water that is colder than its freezing point yet still

in liquid form. As it falls, it becomes coated with more of these water drops. It is then blown back up and refrozen, adding an additional layer. The process is repeated until the wind currents can no longer support the weight of the hailstone.

Sometimes the wind currents shift or weaken causing the hailstones to fall. The wind currents must be more than 55mph to create a golf ball-size hailstone and more than 90mph to create a baseball-size hailstone. Hailstones usually range in diameter from 1/16 to 5 inches. Often several hailstones freeze together into a large, shapeless, heavy mass of ice and snow.

