

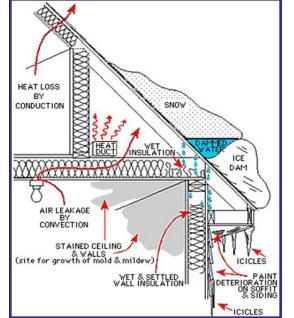
## Winter Roof Issues

Even though winter is on its way out, there is still damage that can be done to your home and property. The Insurance Institute for Business & Home Safety is offering guidance on how homeowners can protect their property from winter weather-related damage. As always, know your limitations and seek a professional when necessary. For additional, specific information visit the <u>IBHS page on freezing weather</u>.

## **Ice Dams**

When interior heat melts the snow on a roof, the water will run down and refreeze at the roof's edge, where temperatures are colder. The resulting ice build-up (an ice dam) blocks water from draining off of the roof, forcing the water under the roof covering and into the attic or down the inside walls of the house. To decrease the likelihood that an ice dam will form or, at least, reduce its size:

- Keep the attic well ventilated. The colder the attic, the less melting and refreezing on the roof.
- Keep the attic floor well insulated to minimize the amount of heat rising through the attic from inside the house
- As an extra precaution against roof leaks in case ice dams form, install an ice and water barrier under your roof covering



Structures with flat roofs are particularly vulnerable to water leaks if ice dams keep water from flowing into roof drains. Ice

dams don't actually have to clog the drains and, in fact, the drains are frequently clear and open. The ice can create a formation around the drain that keeps water from flowing. And when the roof doesn't drain properly, snow and ice build-up, adding significant loads to the roof.

## Snow and Ice Removal

Excess snow on the roof presents another winter roof issue. According to the IBHS, unless there is damage or decay, most residential roofs should be able to hold about 20 pounds per square foot before becoming overly stressed. One of the safest ways to remove snow is with a snow rake, with a long extension arm that allows you to do this from the ground.

For excess ice, one method that works well for some is using calcium chloride tablets. Available at most hardware outlets, they are specifically designed to prevent damage from ice dams. You toss them onto your roof and, if properly placed, they should effectively melt the ice, allowing any other melting snow to flow down the roof and avoid the ice dam.

Visit <u>Allstate Be Aware and Prepare</u> and the <u>Insurance Institute for Business & Home Safety</u> for more, helpful information.