

Sample Forensic Storm Damage Report

Illustrative example only. Property details, claim number and findings below are fictional and provided to show the format of the documentation packet a homeowner receives.

Claim number	SAMPLE-CT-4417-2026	Date of loss	March 14, 2026
Property	148 Ridge Hollow Road, Middletown, CT	Inspection date	March 21, 2026
County	Middlesex County, Connecticut	Inspection type	Hands-on physical roof + attic
Roof system	Architectural asphalt shingle, 7:12 pitch	Inspector	RoofingCat field lead

Storm radar correlation

Recorded severe weather for Middlesex County on the date of loss: line of thunderstorms with measured gusts of 58 MPH. Aerial footprint, slope orientation and pitch were recorded on site and correlated to the prevailing wind direction (west-southwest), which matches the concentration of damage on the south and west elevations.

Section 1 - Chalked 100 sq ft test squares

Photo callout 1 - South slope test square

Test square: 10 ft x 10 ft, chalk marked

Damage counters 1-8 circled in chalk

8 wind-lifted and creased shingles

Scale reference and date stamp in frame

Eight shingles within a single 100 sq ft square on the south slope show wind lift with a hard crease line across the tab. Damage density of this level across the elevation indicates slope-wide failure rather than isolated tabs.

Section 2 - Macro failure documentation

Photo callout 2 - Thermal sealant delamination

- Tab lifted by hand, no adhesive resistance
- Complete thermal sealant delamination
- Fiberglass substrate fatigue at crease
- Macro frame with scale card

The shingle tab separates with no stringing adhesive, confirming the thermal seal bond has failed. The exposed mat shows fatigue fracture along the crease. A tab in this condition is no longer wind rated even though it lies flat when viewed from above or from a drone.

Section 3 - Attic moisture verification

Photo callout 3 - Attic interior verification

- Wood moisture equivalent: 24% WME
- Water tracking along rafters, north bay
- Sheathing staining at eave transition
- Readings taken with pin moisture meter

Moisture readings of 24% WME at the underside sheathing, with visible water tracking along the rafters, confirm active intrusion consistent with wind-driven rain forced beneath unsealed shingles. Dry baseline readings elsewhere in the attic measured 11-13% WME.

Section 4 - Connecticut code compliance itemization

Code item	Requirement	Field condition
IRC R905.1.2 - Ice barrier	An ice barrier membrane is required at eaves in regions where ice forms along the eaves, extending from the lowest edge of the roof to a point not less than 24 inches inside the exterior wall line.	No ice barrier membrane present at the eaves. Code-compliant replacement requires full slope underlayment, not a spot repair.
Drip edge	Continuous drip edge required at eaves and rakes, lapped and fastened per code.	Drip edge absent at rakes; lifted and deformed at the south eave.

Flashing	Step and counter flashing required at wall and chimney junctions.	Step flashing at the chimney is delaminated and separated from the counter flashing.
Decking	Sheathing must provide sound fastening for the new roof assembly.	Two sheets of soft sheathing identified underfoot on the south slope; replacement recommended at tear-off.

Summary of documented findings

42 shingles on the windward (south and west) elevations exhibit broken thermal seal lines with creased fiberglass mats. Attic moisture readings confirm intrusion. Code-required ice barrier and continuous drip edge are absent and must be installed on any replaced slope. This report documents physical condition and the code requirements that apply to the repair scope. Coverage determinations rest solely with the carrier and its adjuster.

Prepared by RoofingCat, a licensed and insured Connecticut roofing contractor. Questions: (860) 333-8802. RoofingCat provides structural damage verification and contractor estimates. RoofingCat does not provide legal advice or public adjusting services and does not negotiate policy coverage.