



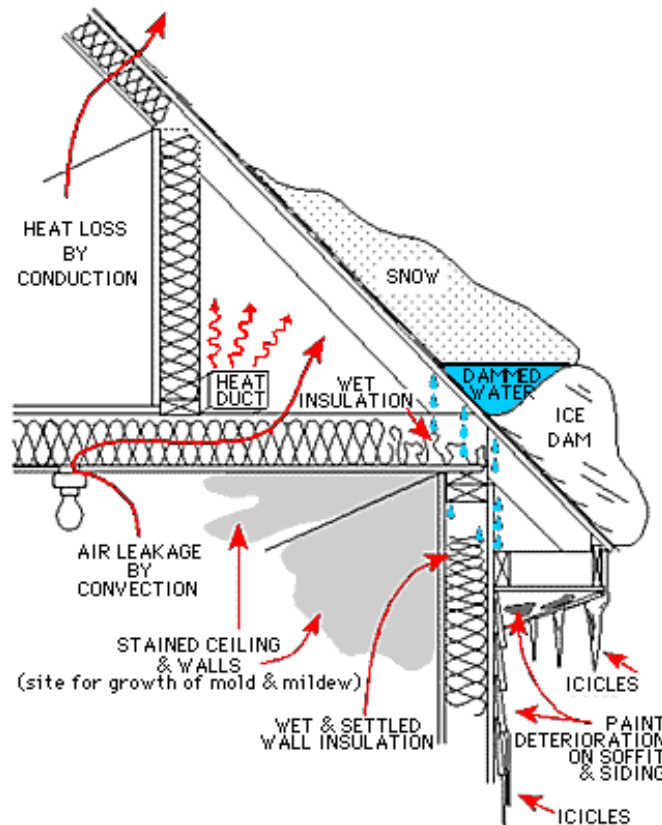
# Hummel Group

With the jet stream driving southern moisture into Canadian air, we have seen unusually deep snow this winter. Day time temperatures are warming just enough to initiate the thawing process, which leads to potential damaging ice and snow loads on area buildings. Following is a brief description of two potential damages that can result, and perhaps ways you can avoid losses to your property.

## ICE DAMS

Ice dams begin forming when heat escapes from the attic and melts a layer of snow or ice adjacent to the shingles, usually near the top of the roof where the heat rises. In addition, solar energy may heat the darker shingles of an ice-covered roof, creating a layer of water on the shingles.

Water then runs like an underground aquifer until it reaches the cooler eaves and freezes. This process is repeated day and night until a “dam” of ice builds along the eaves. A build-up of ice and snow in gutters may exacerbate the process. The introduction letter has several web site links that we recommend you visit for additional information.



Once the dam is formed (icicles along the roof line are sometimes an early indicator of this), the water has nowhere to run off, so it backs up under the shingles, flashing or eaves where it can do extensive internal damage to insulation, ceilings, walls, and other components. A roof is designed to shed water, but it isn't waterproof.

Once the ice dam is formed, it may be too late to do anything about it. Chiseling, hammering or shoveling may damage the shingles and void the warranty. Using salt may damage the finish and runoff may kill nearby vegetation. Heating may also cause damage. And, needless to say, removing an ice buildup could be hazardous to your health. So, the key is prevention. Here are some recommendations:

- Keep the attic space cold by insulating it from the house interior, and pay particular attention to sealing vent pipes, light fixtures, attic doors, and recessed light fixtures.
- Properly ventilate the attic and make sure that soffit vents are not obstructed.
- Use “roof rakes” to keep snow and ice from accumulating on the lower portion of the roof.
- Keep gutters free of debris and snow/ice buildup.
- If ice damming is a chronic problem, consider installing a water-repellent membrane below the shingles

## Collapse Due to the Weight of Ice and Snow

Deep snow can be deep trouble and rain on top of snow can significantly add to the weight. Even a partial roof collapse can cause extensive damage to the interior contents of a home or business. When all that snow comes in, it melts, and can flood the building. Most buildings and structures are engineered to manage snow load, collapse can still occur under the conditions of tremendous snow fall. It is a good idea to inspect your roofs for areas of especially large snow loads. For safe removal that won't endanger you or damage your roof, consult a roofing contractor. Follow the link in the intro letter “[www.disastersafety.org/projects/?category=1068&id=1136](http://www.disastersafety.org/projects/?category=1068&id=1136)” for good information on snow loads and the weigh associated with snow and ice build-up.



## For More Info:

[http://www.insurance4usa.com/ice\\_dam.cfm](http://www.insurance4usa.com/ice_dam.cfm)

<http://www.agencyinfo.net/iv/homeowners/safety/winterPREVENTION.htm>

<http://www.disastersafety.org/projects/?category=1068&id=1136>



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