

# Prevention Zone

## Protection Tips

### Winter Roof Issues – Prevent These Two Potential Problems

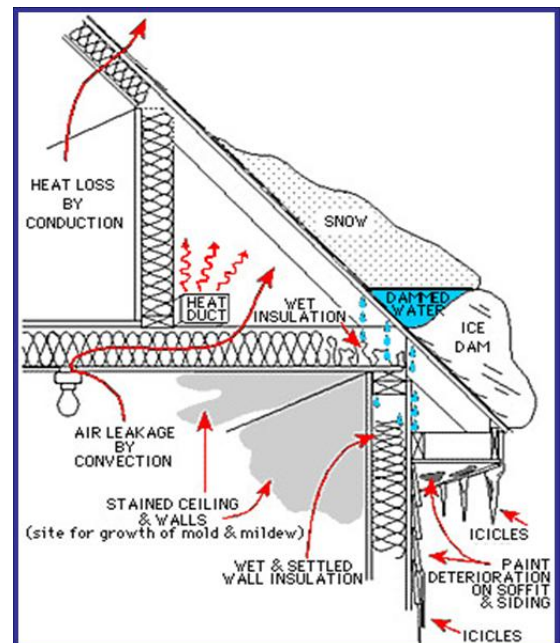
It's that time of year again. With winter season under way, the Insurance Institute for Business & Home Safety is offering guidance on how homeowners can protect their property from winter weather-related damage. As always, know your limitations and seek a professional when necessary.

#### 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: How much can your roof withstand?

<i>How much does snow weigh?</i>	
<i>Fresh Snow, 10-12 inches</i>	<i>5 lbs/foot<sup>2</sup></i>
<i>Packed Snow, 3-5 inches</i>	<i>5 lbs/foot<sup>2</sup></i>
<i>Ice, 1 inch</i>	<i>5 lbs/foot<sup>2</sup></i>

Do you have any idea how much snow weight your roof can support? Most people don't. 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.

If the snow on your roof is approaching the "danger zone" of 20 PSF, you may want to consider having the snow removed to prevent possible damage/collapse. One of the safest ways to do this is with a snow rake, with a long extension arm that allows you to do this from the ground. Another safe option is to hire a licensed professional.

Visit the [Encompass Insurance Web site](#) and the [Insurance Institute for Business & Home Safety](#) for more, helpful information.