Homeowner Roof and Exterior Guide

Print this guide and keep it with your house paperwork. It holds the parts of roof and exterior care that work best on paper: the records worth keeping, a ten-minute walkaround you can log, the warning signs that should prompt a call, what to do if water comes in, and tick-box checklists for storms and hiring.

It pairs with our seasonal home maintenance checklist, which explains the season-by-season chores, from fall gutter cleaning to winter roof raking, and the reasons behind them. Use that page to plan the work and this one to record it. Everything here can be done from the ground, a short ladder or the attic hatch. Leave roof walking to a crew with fall protection.

Start a house file before you need it

A single folder, paper or digital, saves hours when something goes wrong. Product and color names let a damaged shingle, siding panel or gutter section be matched instead of guessed at. Permits and final inspection sign-offs show that past work was inspected. Dated photos of every side of the house are the “before” pictures that matter most after a storm. Your policy’s declarations page tells you the deductible and any roof-specific terms before you need them.

Build the file once with the house file checklist below, then add to it after every project.

The ten-minute walkaround

Twice a year, in spring and fall, and after any severe storm, walk the house once clockwise looking up, then once counterclockwise looking down. Binoculars help with the roof. Finish at the attic hatch with a flashlight.

Write the date at the top of the walkaround log below and tick each item as you check it. A change between two walkarounds tells a roofer more than any single snapshot. The log covers what to look at; the seasonal checklist covers the chores that go with each time of year.

Signs that call for a professional

Some findings can wait for a scheduled visit. These should not:

- A new ceiling stain, bubbling paint or a drip, even if it stops when the rain does.
- Missing shingles or exposed underlayment after wind.
- Flashing pulled away from a chimney or wall.
- A gutter section sagging or pulling off the fascia.
- Cracked or missing siding where the wall underneath is exposed.
- Heavy ice along the eaves combined with any sign of water inside.
- Daylight or wet insulation in the attic.

If water is coming in

1. Turn off power at the breaker to any light fixture or outlet in the wet area.
2. Catch the water, move furniture and electronics, and lay down towels or plastic.
3. If a ceiling is sagging with water, release it through a small hole into a bucket before it spreads, standing clear of the area directly beneath.

4. Photograph the ceiling, the wet area and anything damaged before you clean up.
5. Stay off the roof. Wet and icy surfaces are where serious falls happen.
6. Call for emergency roof repair. Homeowners policies generally expect reasonable steps to prevent further damage, and a temporary cover is the usual first one. Keep the receipt.

Hiring help and keeping the paperwork straight

Before you hire anyone for roofing, confirm the company's Illinois roofing license on the state's IDFPR license lookup, get a current insurance certificate, and insist on a written contract signed before work starts. The hiring checklist below covers each item, and our guide to choosing a roofer in Illinois explains why each one matters.

If storm damage leads to an insurance claim, you report the loss to your insurer. A contractor can document the damage, prepare a line-item scope and meet the adjuster on site, but cannot file the claim for you or pay your deductible. The coverage decision belongs to your insurer. The paper-trail checklist keeps your side organized, and our insurance documentation support page explains what we provide.

Ten terms that make contractor conversations easier

- **Square:** 100 square feet of roof surface, the unit roofers price and order by.
- **Decking or sheathing:** the plywood or board layer the roofing is nailed to.
- **Underlayment:** the sheet layer between the decking and the shingles.

- **Ice barrier:** a self-adhering membrane along the eaves and in valleys that resists water backed up by ice.
- **Drip edge:** metal trim at the roof edge that guides water into the gutter.
- **Flashing:** metal pieces that seal the joints where the roof meets a chimney, wall or skylight.
- **Pipe boot:** the collar that seals around a plumbing vent; its rubber seal ages faster than the shingles.
- **Kick-out flashing:** a small diverter where a roof edge meets a sidewall, steering water into the gutter.
- **Soffit and ridge vents:** the intake and exhaust openings that let air move through the attic.
- **Tear-off:** removing old roofing down to the decking before new material goes on.

How to use the checklists

Print this page and date the top of each checklist before you start. Tick items as you go, note anything you want a professional to look at in the margin, and keep the sheet in your house file. At the next walkaround, compare. When you want a second set of eyes, contact us to book an inspection.

House file

- [ ] Roof: install date, contractor, manufacturer, product line and color name
- [ ] Roof: number of old layers removed at tear-off
- [ ] Shingle warranty registration confirmation
- [ ] Siding and gutters: product names, profiles and colors
- [ ] Village permits and final inspection sign-offs
- [ ] Dated photo of each side of the house and each visible roof slope, retaken yearly
- [ ] Repair invoices, each with the date and what was fixed where
- [ ] Policy declarations page, with the deductible and roof terms highlighted

Walkaround log (spring, fall and after storms)

- [ ] Shingles: none missing, cracked or lifted; ridge caps in line
- [ ] Chimney and wall flashing tight to the masonry and siding
- [ ] Vent caps in place, no dents
- [ ] Gutters straight, hangers tight, no sections pulling off the fascia
- [ ] Soffits and fascia: no holes, gaps or nesting material
- [ ] Branches over the roof noted for trimming
- [ ] Downspouts attached; extensions and splash blocks in place
- [ ] Shingle pieces or granules at downspout outlets noted
- [ ] Bottom course of siding: no cracks, swelling or open caulk joints
- [ ] Window wells clear of leaves and debris
- [ ] Attic from the hatch: no new stains, daylight or damp insulation

After a storm: the paper trail

- [ ] Storm date and time written down
- [ ] Wide and close-up photos of each damaged area, inside and out
- [ ] Declarations page and deductible pulled from the house file
- [ ] Loss reported to your insurer by you; claim number recorded
- [ ] Temporary repair receipts kept (tarping, water extraction)
- [ ] Adjuster’s name, contact details and inspection date recorded
- [ ] Contractor’s line-item scope filed next to the adjuster’s estimate
- [ ] Every letter and email from the insurer saved in the house file

Before you hire a contractor

- [ ] Illinois roofing license checked on IDFPR: active, same business name, right license type
- [ ] License number printed on the estimate and contract
- [ ] Insurance certificate sent by the contractor’s agent: general liability and workers’ compensation
- [ ] Any subcontractors named, each with its own license number
- [ ] Contract signed by both parties before work starts, with the total price and contractor contact details
- [ ] “Home Repair: Know Your Consumer Rights” pamphlet received
- [ ] Cancellation rights explained in writing
- [ ] Permit responsibility, decking price, cleanup and warranty terms in writing
- [ ] No offer to waive, cover or rebate your deductible

Questions about anything here? Call or text ALTA Roofing & Exteriors at (630) 461-9229.