

# When Hail Breaks Shingles You Can't See: A Texas Homeowner's Wake-Up Call

## How Miguel Nearly Lost a Roof Replacement After the 2015 DFW Hailstorm

Miguel lives in a brick ranch in Carrollton. Spring 2015 arrived with the kind of storms North Texans still talk about - marble to golf-ball sized hail, street-long piles of dented siding, and cars that looked like peppered metal. His neighbors posted videos. Miguel walked his driveway the next morning and saw only a few shingles with chips and his metal mailbox dented. The roof, from the street, looked fine. The insurance adjuster who came a week later nodded and said, "Aging tells here — we won't replace the whole roof."

Meanwhile, the handyman Miguel hired to climb up and look found something else: when he pried back a few shingles at the ridge, the asphalt mat inside had tiny fractures and a different feel underfoot. In the attic, the insulation showed unusual dark streaks and the gutters were packed with fine black grit. As it turned out, that 2015 storm had fractured the shingle mat in ways the naked eye at ground level couldn't see. Miguel's insurer initially offered a prorated repair amount that hardly touched the real problem.

## The Hidden Cost of Aging Roofs After Hail Damage in Texas

This is a common Texas story. You get hit by a big spring or early summer hail event - think of the big April 2015 North Texas storm or the surprise late-winter fronts that roll through the Hill Country - and your roof faces two distinct threats. One is the obvious: missing granules, punctures, and blown-off shingles. The other <https://huliq.com/what-are-the-common-roofing-problems-in-texas-a-seasonal-breakdown/> is quieter and slower: hail that cracks the fiberglass or organic mat inside the shingle without leaving dramatic surface scars.

Insurance companies look at age and visible condition. Many policies in Texas have language about "normal wear and tear" and set depreciation schedules tied to roof age. If your roof is 15, 20, or older (thresholds vary by carrier), the company may pay only actual cash value instead of full replacement, or deny replacement entirely if they say the loss is pre-existing. That matters because a fractured mat can mean your shingles are compromised even if they look ok from the road. Over time those tiny fractures let water get past the weather layer and cause leaks, rot, and interior damage.

### Why this is especially relevant in Texas

- Texas sees big hail in concentrated events - storms can blanket entire subdivisions.
- We've had memorable seasons that created clusters of claims, making insurers more scrutinizing when it comes to roof age and condition.
- Local building materials often weather fast under sun and heat, so insurers watch roof age closely when granting replacements after hail.

## Why a Ground-Level Check Often Misses the Real Damage

Homeowners and some insurers rely on a quick, 30-second look from the street. That catches blown-off shingles and major granule loss. It misses micro-fractures inside the shingle mat. Here's why simple solutions fail.

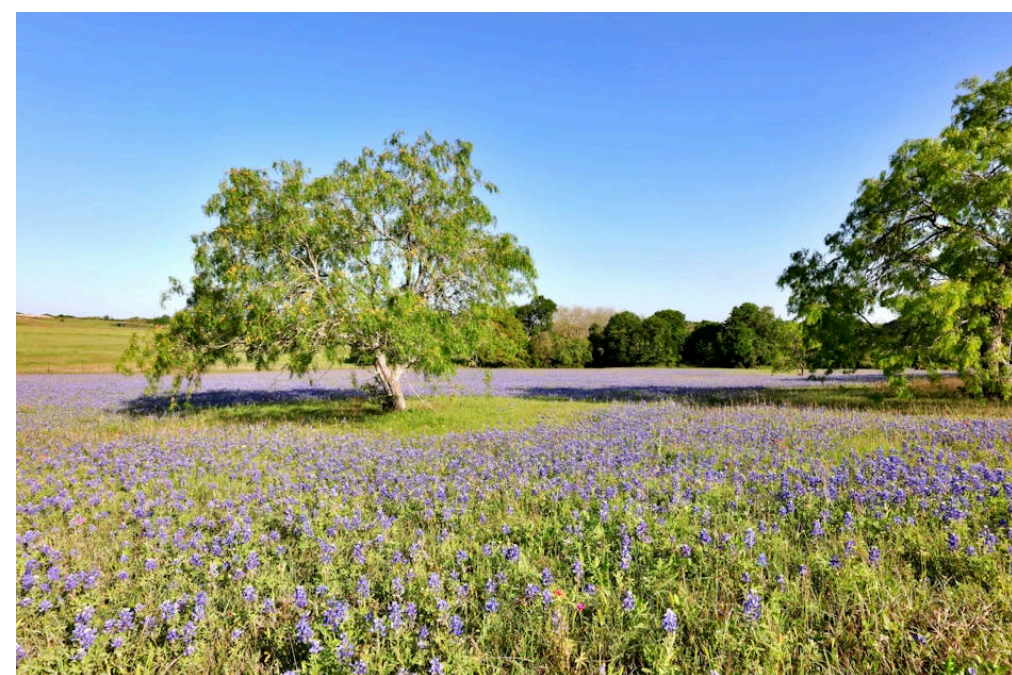


First, many shingle designs hide damage. Fiberglass-based shingles have a fiberglass mat saturated with asphalt and covered in granules. A hailstone can compress and crack that internal mat without dislodging many granules. From below, you might just see a little grit in the gutters and assume the roof is fine.

Second, attic symptoms lag. Water infiltrates slowly through hairline cracks and may not show up as a drip for months. By then the insurer may argue any leak is from aging or poor maintenance, not the specific hail event.

Third, insurance adjusters sometimes use aerial or ground photos and external inspection only. That approach is fast, but it misses things you can only see up close: the feel of the shingle, the exact pattern of impact marks, and the telltale crushed asphalt core when you lift a shingle tab.

This led to a lot of denied or underpaid claims after big Texas hail events. In some neighborhoods adjusters treat every roof over a certain age as "pre-loss." That makes it harder for homeowners whose roofs were functionally sound before the storm but whose shingles now have internal fractures.



## How a Local Roofer Found the Evidence That Turned the Claim Around

Miguel's turning point started when he called Rosa's Roofing - a local crew that's seen nearly every storm pattern in Collin County. The crew did three things the street-level check missed:

1. They lifted shingles and inspected the underside and the asphalt mat at several spots.

2. They collected granule samples from gutters and downspouts, then compared them to shingles still attached to the roof to see if loss matched storm timing.
3. They checked the attic for localized granule dust, wet stains, and nailed-down shingles with different wear patterns.

They also pulled the weather data. Using storm-tracking archives, they showed a hail swath over Miguel's block the afternoon of the April event. That matters because insurers can try to say no storm touched your property unless you can show it did. Miguel's crew took high-res photos from a ladder and drone, then prepared a short report that matched impact patterns to the storm's timeline.

As it turned out, once the insurer saw a methodical inspection report - called a roof condition report - with photos of lifted shingles showing core fractures, plus the weather swath data, the adjuster reopened the file. The insurer sent a desk adjuster, then a field adjuster, who could not avoid the clear internal damage.

## Techniques that prove hidden hail damage

- Lift shingles and inspect the asphalt and mat for small cracks or compression marks.
- Photo and drone documentation showing impact density and alignment with storm tracks.
- Attic checks for granule dust and early moisture stains under roof deck.
- Laboratory analysis of shingle samples in disputed cases, when worth the cost.

This led to Miguel getting a full inspection-backed claim instead of a prorated "age" payment.

## From Denial to Replacement: What Miguel Saved and How

Miguel's roof was 12 years old, not ancient but old enough to trigger insurer scrutiny. The initial insurer offer would have left him paying several thousand dollars out of pocket while living with a compromised roof. After the detailed inspection and a short appeal, the insurer agreed to a replacement with limited depreciation recovery. Miguel's out-of-pocket dropped to less than his initial deductible because the claim covered the main areas of damage.

More importantly, the replacement prevented future interior damage. As a contractor friend told him, "Fixing the roof now saved you from ripping out drywall and insulation later." Miguel also learned to document storms with photos and to call a pro quickly after any sizable hail event.

## What homeowners should expect and ask for

- Ask the adjuster if they are doing only a visual, ground-level inspection or a close-up one. If ground-level only, request a more thorough field inspection.
- Request copies of weather reports and hail swaths for your property on the claim date.
- Keep receipts and photos showing pre-storm roof condition if you have them.
- Consider hiring an independent inspector or public adjuster if the insurer denies or lowballs the claim.

## Practical Intermediate Concepts: Policy Types, Depreciation, and Age Thresholds

Here are some contractor-level realities about insurance in Texas.

Actual cash value (ACV) vs replacement cost value (RCV): ACV factors in depreciation. If your roof is old, an insurer may pay ACV which covers the roof's current value, not the price to buy a new one. RCV covers full replacement but often requires actually replacing the roof first and then getting reimbursed for depreciation.

Age thresholds: Companies vary. Some carriers deny full replacement on roofs over 15 years, others at 20. Some will still replace but apply steep depreciation. There is no single Texas law that says "20 years is the limit" for all insurers. Read your policy. Ask your agent to explain specific roof-age rules in writing.

Proof standards: Insurers want to see damage tied to the storm. Your attic photos, lifted-shingle images, and storm-track data work better than a "looks fine to me" statement from your neighbor. If you get a denial, an independent roof inspection and a short

photo-based report can push the claim back to the adjuster.

Common Carrier Practice Typical Effect  
Roofs under 10 years Often eligible for full RCV replacement after confirmed hail damage  
Roofs 10-20 years May receive partial RCV or ACV; insurer scrutiny increases  
Roofs over 20 years Frequently paid ACV or denied replacement citing pre-existing wear

## Quick Self-Assessment: Do You Need a Close Roof Inspection?

- Did your area see golf-ball or larger hail during the last major storm season? If yes, get a close inspection.
- Do you find an unusual amount of fine black grit in gutters after a storm? If yes, that's a sign.
- Is your roof 10 years or older? If yes, consider documenting any storm-related events carefully.
- Do you notice localized shingle compression or soft spots when stepped on? If yes, stop walking the roof and call a pro.

## Short Quiz: How Ready Are You for a Hail Claim?

Answer these from memory; each "yes" suggests action.

1. Do you have photos of your roof from before the storm? (Yes/No)
2. Did a local meteorologist report hail over your neighborhood during the storm? (Yes/No)
3. Are you within 1 year of a previous roof inspection? (Yes/No)
4. Do your gutters contain a lot of black grit after the storm? (Yes/No)
5. Is your roof more than 10 years old? (Yes/No)

If you answered "No" to 1 or 2 and "Yes" to 4 or 5, call a roofer. If you answered "No" to 3 and "Yes" to 4, get an inspection now - not later.

## Practical Steps to Protect Your Claim and Your Wallet

1. Document immediately. Take ground photos, backyard photos, and close-up shots of gutters and bump marks.
2. Get a pro up there within a few days. Drone footage helps, and a lifted-shingle photo is powerful evidence.
3. Pull weather data online and save it. Look for hail swaths and storm paths covering your address.
4. Notify your insurer promptly. Missed reporting windows can hurt you.
5. Don't sign waivers or accept a quick low-ball without getting a second opinion.

As it turned out for Miguel, being methodical and getting an inspection that documented fractured shingle mats changed the outcome. This approach won't always result in a full RCV payment, but it makes you far less likely to be stuck with an aging, compromised roof after a storm.

## Final Contractor Tips

- Keep a small disaster kit: camera (phone is fine), tape measure, and a notebook with your roof's age and last replacement date.
- Keep receipts for periodic maintenance - insurers like owners who maintain their property.
- Ask your agent how your carrier treats roofs at specific ages before storm season. If the answer is unsatisfactory, shop policies during calm months.

Texas storms are no joke. From Dallas-Fort Worth's big spring hail swarms to the sudden late-winter balls that surprise Hill Country neighbors, the damage can be subtle and costly. If your roof is older than a decade and your neighborhood saw hail, assume there could be more under the surface than you can see from the street. Call a reputable roofer, document everything, and push for a close inspection. This led Miguel from a throwaway offer to a replacement that will keep his house dry for years.