

How to Spot Hail Damage on a Roof: A Homeowner's Guide

Hail is one of those things you don't think about until you hear that first ping on the skylight. Then it gets louder, and before you know it, you are staring at a lawn full of ice chunks the size of golf balls. The storm passes, the sun comes out, and everything looks fine from the ground. But up on the roof, the story can be very different. Knowing how to spot hail damage on a roof can save you from leaks, rot, and a nasty surprise when you sell the house.

I have been inspecting roofs in Central Texas for over a decade, and I have seen every kind of hail damage you can imagine. Some of it is obvious. Some of it hides under a layer of granules that look intact until you brush them aside. The key is knowing what to look for and where to look. Let me walk you through the practical steps.

Start with the Obvious: What Did the Hail Look Like?

Hail size matters. Pea-sized hail rarely does real damage to a roof. Once you get into quarter-sized or larger, things change. Hail the size of a golf ball can bruise asphalt shingles, crack tiles, and puncture a rubber roof. If you saw hail bigger than an inch across, you need to get on the roof or hire someone who can. The first thing I ask every homeowner is "How big was the hail?" That tells me where to start looking.

What to Look For on Asphalt Shingles

Asphalt shingles are the most common roof covering in our area. They are tough, but hail hits them hard. The classic sign is a bruise. You see a dark, soft spot where the shingle got hammered. If you run your hand over it, you might feel a slight depression. Sometimes the surface looks fine, but if you brush away the granules, you find a bare spot underneath. Those granules are the shingle's armor. Once they are gone, the sun and rain start eating the mat underneath.

Another thing I check is the seal around the flashing. Flashing is the metal or rubber strip that seals the gap between the roof and a chimney or a vent pipe. Hail can dent or loosen flashing, and that is a direct path for water. If you see a dent in the flashing near a chimney or a vent pipe, you probably have a leak coming. Also check the drip edge. That is the metal strip at the bottom edge of the roof. Hail can knock it loose or dimple it. A damaged drip edge lets water run behind your gutters and rot the fascia board.

Flat Roofs and Rubber Roofs

Flat roofs are a different animal. Most flat roofs in our area are either a single-ply membrane (like EPDM or TPO) or a built-up roof with gravel. On a rubber roof, hail leaves punctures. I have seen golf-ball-sized hail punch clean through a rubber membrane. The hole might be small, but it is enough to let water in. Over time, that water finds the ceiling below. On a built-up flat roof, the damage is usually to the surface layer. You might see blisters or cracks in the coating. A blister means the membrane underneath has separated. A crack means the roof is open to the weather.

If you have a flat roof, pay special attention to the area around any roof penetrations. Skylights are a common weak point. Hail can crack the glass or the acrylic dome. Even a hairline crack in a skylight will leak eventually. I always tell homeowners to check the seal around the skylight frame too. Hail can knock the seal loose without breaking the glass.

Metal Roofs

Metal roofs handle hail better than most, but they are not immune. The main thing you see is dents. On a standing seam metal roof, the dents are cosmetic for the most part. But if the hail is big enough, it can dent the seam itself, which can compromise the weathertight seal. On a corrugated metal roof, look for dents that create a low spot where water can pool. That pooling leads to rust. Also check the fasteners. Hail can loosen the screws or the clips that hold the panels down. A loose panel is a leak waiting to happen.

The Inside Story: Leak Detection and Water Stains

Sometimes the best place to spot hail damage is inside your house. After a storm, go up to the attic with a flashlight. Look for water stains on the underside of the roof deck. A water stain is a yellow or brown discoloration. It might be dry now, but it tells you there was a leak at some point. If the stain is soft or damp, the leak is active. Trace the stain upward to find the source. That is usually a nail pop, a damaged shingle, or a puncture above the stain.

I once had a homeowner who insisted his roof was fine. Every shingle looked perfect from the outside. But when I went into the attic, I found a long water stain running down from a vent pipe. The hail had knocked the boot loose, and every rain after that storm was seeping in. The inside of the roof deck was rotting. That is why I always do a leak detection check from the inside as part of any roof inspection. It catches what the naked eye misses on the outside.

How to Spot Hail Damage on a Roof When the Damage Is Not Obvious

This is the part where experience matters. Sometimes the hail damage is not a big dent or a puncture. It is a small crack in the membrane or a blister that will grow over time. On a shingle roof, look for granule loss in a concentrated area. If you see a patch of bare asphalt on an

otherwise granule-covered shingle, that is hail damage. The granules got knocked off by the impact. That shingle is now vulnerable.

On a rubber roof, run your hand over the surface. You will feel a puncture before you see it. The rubber closes up a bit after the hail passes, leaving a small raised bump. If you press on it, you might feel the hole. I have found dozens of leaks that way. On a flat roof, walk the surface (carefully) and look for any area where the membrane has separated from the substrate. That separation is a blister. It might not leak today, but it will.

What to Do After You Find the Damage

Once you know [how to spot hail damage on a roof](#), the next step is documenting it. Take photos of every dent, crack, puncture, and water stain. Measure the hail size if you still have a sample. That documentation is gold when you file an insurance claim. Most homeowners policies cover hail damage, but the insurance adjuster needs to see proof. A good set of photos and a written list of the damage makes the claim process smoother.

Do not try to patch everything yourself unless you know what you are doing. A bad patch job can void your warranty or make the leak worse. Call a professional for a thorough roof inspection. A licensed roofer can tell you whether you need a repair or a full replacement. They can also help you with the insurance adjuster. A lot of roofing companies in Texas will do a free inspection and walk through the claim with you. That takes the guesswork out of the process.

I have seen too many homeowners wait six months after a hailstorm, only to find a water stain spreading across their living room ceiling. By then, the damage inside the walls is worse and more expensive to fix. Do not put it off. If you had a big hailstorm, get someone on the roof within a week. The sooner you know the extent of the damage, the sooner you can fix it and move on.

Final Thoughts

Hail damage is not always easy to see from the ground. But if you know what to look for, you can catch it early. Check the shingles for bruises and granule loss. Look at the flashing, the drip edge, and the seals around skylights and vent pipes. On a flat roof or rubber roof, feel for punctures and look for blisters. On a metal roof, check for dents that could cause pooling. And always go into the attic to look for water stains. That is the real test.

Knowing how to spot hail damage on a roof is not just about protecting your house. It is about protecting your investment and your peace of mind. A small dent today can become a big leak tomorrow. Do not wait until the rain comes to find out.