HOMEOWNER RESOURCE

Homeowner Storm Recovery Guide

A practical guide to roof damage, insurance conversations, contractor selection, emergency tarping, and budget material options after tornado and high-wind storms — for homeowners near Hammond, Northwest Indiana, Chicago, and surrounding storm-impacted communities.

Ray's is here to help homeowners recover safely

RAY'S COMMUNITY SUPPORT DURING THE EMERGENCY

Ray's Roofing Supply is offering a limited amount of free temporary tarping material for homeowners with urgent storm-related roof damage, while supplies last. Ray's is also working with Recover International to help storm victims who are financially struggling and need assistance with materials for roof replacement.

How to use this guide

This guide is designed to help homeowners make safer, more informed decisions after high winds or tornado activity. It is not a substitute for advice from your insurance carrier, adjuster, licensed contractor, or local building department.

1

Stay safe

Do not climb on a damaged roof. Protect people first.

2

Document damage

Take photos, save receipts, and organize claim information.

3

Get help

Contact Ray's staff for contractor referrals, material questions, tarping material availability, and budget options.

What this guide helps you do

- ✓ Understand what to check after a storm
- ✓ Prepare for an insurance conversation
- ✓ Choose a qualified roofing contractor
- ✓ Ask better questions before signing a contract
- ✓ Learn about Ray's emergency tarping material, Recover International material support, and SMOOSI budget options

Important safety reminders

- ✗ Do not climb on your roof after a storm.
- ✗ Stay away from downed power lines and unstable trees.
- ✗ If water is actively entering, move valuables and call a qualified contractor for emergency dry-in help.
- ✗ If there is structural movement, gas smell, electrical risk, or personal danger, call emergency services.

Ray's can help connect you with resources

- Local staff can answer material questions and help homeowners understand available roofing material options.
- Ray's can help identify contractor customers who may serve your area, but homeowners should still verify licensing, insurance, references, and contract terms.
- Limited free temporary tarping material may be available for emergency storm-related roof protection. Supplies and eligibility are limited.
- For homeowners facing financial hardship, Ray's is working with Recover International to help connect storm victims with potential material assistance for roof replacement needs.
- Ray's offers both name-brand roofing shingles with full manufacturer warranty options and discounted SMOOSI inventory that may help budget-sensitive homeowners when appropriate.

1 First 24–48 hours: what to do after roof damage

Do this

- ✓ Check for active leaks from inside the home.
- ✓ Take wide photos of the home exterior, roofline, yard, and any debris.
- ✓ Photograph interior water stains, wet insulation, ceiling damage, and temporary repairs.
- ✓ Call your insurance carrier to report the loss and ask about next steps.
- ✓ Call a qualified contractor if emergency tarping or dry-in is needed.
- ✓ Keep all receipts for tarping, dry-in, cleanup, tree removal, or emergency repairs.

Avoid this

- ✗ Do not climb on the roof.
- ✗ Do not sign a contract you do not understand.
- ✗ Do not let anyone pressure you to sign immediately.
- ✗ Do not pay a large cash deposit without a written contract.
- ✗ Do not allow a contractor to promise insurance approval or guarantee claim payment.
- ✗ Do not ignore small leaks; wind damage can worsen after the next rain.

Signs your roof or exterior may need a professional inspection

- ☐ Missing, creased, torn, lifted, or loose shingles
- ☐ Damaged ridge cap, vents, pipe boots, flashing, skylights, chimneys, gutters, fascia, soffit, or siding
- ☐ Tree limb impacts, punctures, debris strikes, or scraping on the roof surface
- ☐ Granules collecting in gutters or at downspout exits
- ☐ Dented soft metals, vents, gutters, AC units, or downspouts
- ☐ Water stains on ceilings, attic moisture, wet insulation, or daylight visible through roof decking

TEMPORARY TARPING MATERIAL FROM RAY'S

Ray's Roofing Supply is making a limited amount of free temporary tarping material available during the emergency to help protect homes from additional water intrusion. This is intended as short-term protection, not a permanent repair. Availability is limited and homeowners should contact Ray's staff to ask about current supply and pickup options.

2 Insurance claim preparation checklist

Your insurance carrier and adjuster determine coverage. Your role is to report the loss, protect the property from additional damage when safe, keep receipts, and provide clear documentation.

Before calling insurance

- [ ] Policy number
- [ ] Date and approximate time of storm
- [ ] Photos of visible damage
- [ ] List of active leaks or urgent issues
- [ ] Temporary repair receipts

Before the adjuster visit

- [ ] Contractor inspection notes
- [ ] Roof photos and interior photos
- [ ] Emergency tarp or dry-in documentation
- [ ] Questions for the adjuster
- [ ] Any local code or permit questions

After the adjuster visit

- [ ] Request a copy of the estimate/scope
- [ ] Compare contractor estimate to insurance scope
- [ ] Ask about missing items or code requirements
- [ ] Keep all invoices and receipts
- [ ] Do not authorize extra work without understanding cost

Plain-English insurance questions to ask

- What is my deductible and what portion of the roof or exterior is covered?
- Do I have replacement cost coverage or actual cash value coverage?
- Do I need approval before temporary repairs or emergency tarping?
- Will the adjuster inspect the entire roofing system, including vents, flashing, ridge, gutters, fascia, soffit, and interior leak areas?
- What photos, receipts, contractor estimates, or temporary repair invoices should I submit?
- What is the process if my contractor finds additional damage after work begins?

IMPORTANT CLAIM REMINDER

No contractor or supplier should promise that your insurance company will approve a claim, pay a certain amount, or cover your deductible. Ask for professional documentation and a clear estimate, then work with your carrier or adjuster on coverage decisions.

3 How to choose the right roofing contractor

A good contractor should help you understand your options without pressuring you. Use this checklist before signing anything.

Green flags

- ✓ Provides company name, local address, phone, and written estimate
- ✓ Has proof of liability insurance and workers compensation coverage
- ✓ Explains materials, warranty, ventilation, flashing, and cleanup
- ✓ Documents damage with photos and clear notes
- ✓ Uses a written contract with scope, price, payment schedule, and cancellation terms
- ✓ Does not pressure you or promise insurance approval

Red flags

- ✗ High-pressure door-to-door sales tactics
- ✗ Requests full payment up front
- ✗ Will not provide insurance documentation
- ✗ Says they can waive or cover your deductible without clear legal explanation
- ✗ No written scope or unclear product details
- ✗ Will not answer questions about permits, warranty, ventilation, or cleanup

Questions to ask before signing

- Are you licensed or registered where required and properly insured?
- Who will perform the work and who supervises the crew?
- Which shingle brand, color, underlayment, ice and water, ridge, starter, vents, flashing, and accessories are included?
- Will you inspect ventilation and decking?
- What warranties apply to materials and labor?
- How will you protect landscaping, gutters, siding, driveways, and attic spaces?
- What happens if hidden decking or code items are discovered?
- When will materials be delivered and where will they be staged?
- How do you handle insurance supplements or additional damage discovered later?

4 How Ray's Roofing Supply can help homeowners

Ray's Roofing Supply is a local roofing material supplier. Ray's does not install roofs, adjust insurance claims, or act as your contractor, but our staff can help homeowners understand material options, connect with contractor customers, and ask better questions.

Emergency tarping material

- ✓ A limited amount of temporary tarping material is available during the emergency for homeowners with urgent storm-related roof damage.
- ✓ Supplies are limited and temporary tarping is not a permanent repair.

Recover International support

- ✓ Ray's is working with Recover International to help financially struggling storm victims with materials needed for roof replacement when possible.
- ✓ Assistance is limited and subject to review, eligibility, available materials, and program capacity.

Material options for different budgets

OPTION	WHEN IT MAY FIT	QUESTIONS TO ASK
Name-brand shingles with full warranty	Best fit when you are making a long-term roof investment and want standard manufacturer warranty support.	Brand, color, warranty, ventilation, accessories, installation requirements.
SMOOSI discounted inventory	May help homeowners on tight budgets or those needing emergency temporary roofing while waiting for insurance or full replacement.	Condition, availability, color match, suitability, warranty limitations, return policy, installer acceptance.
Temporary tarping / dry-in material	Short-term protection to reduce water intrusion until a contractor can inspect or repair.	Who will install it safely, how long it can remain, and whether insurance requires photos or receipts.

WHAT IS SMOOSI?

SMOOSI stands for slow-moving, obsolete, off-spec, or special inventory. It can be a budget-friendly option, but availability, color, product condition, and warranty treatment may vary. Ask Ray's staff and your contractor whether a SMOOSI product is appropriate for your situation before using it on a permanent roof.

5 Ray's staff available to assist

Contact Ray's staff for material questions, branch support, emergency tarping material availability, SMOOSI budget options, and contractor customer referrals.

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WHEN YOU CONTACT RAY'S

Have your address, photos of damage, insurance claim status, contractor name if selected, and budget constraints ready. Ray's can help with material questions, but your contractor and insurer remain responsible for the scope of repair, installation, and coverage decisions.

6 Printable homeowner insurance & repair worksheet

Print this page and use it to organize your claim, contractor conversations, and material questions. Bring it with you or share it with Ray's staff, your contractor, or your insurance adjuster as appropriate.

HOMEOWNER NAME

PHONE / EMAIL

JOB ADDRESS

INSURANCE CARRIER

CLAIM #

POLICY #

ADJUSTER NAME / PHONE

INSPECTION DATE

STORM DATE / TIME

CONTRACTOR COMPANY

CONTRACTOR PHONE

RAY'S STAFF CONTACT

DEDUCTIBLE AMOUNT

MORTGAGE COMPANY?

NEXT APPOINTMENT

Active leak?	☐ Yes ☐ No
Temporary tarp?	☐ Yes ☐ No
Contractor selected?	☐ Yes ☐ No
Permit needed?	☐ Yes ☐ No ☐ Not sure

Damage / photo checklist

Roof / exterior photos	☐ Front of home/address ☐ All roof slopes from ground ☐ Missing/lifted shingles ☐ Vents/ridge/flashing ☐ Gutters/fascia/soffit/siding
Interior photos	☐ Ceiling stains ☐ Attic moisture ☐ Wet insulation ☐ Buckled drywall/paint ☐ Personal property damage

Documents / receipts	☐ Claim number ☐ Temporary repair receipt ☐ Contractor estimate ☐ Ray's material quote ☐ Insurance scope/estimate

Project notes / questions to ask

REMINDER

Document visible conditions, keep receipts, and let the insurance carrier or adjuster determine coverage.

7 Contractor selection scorecard

Use this printable scorecard to compare contractors before you sign a contract.

QUESTION	CONTRACTOR 1	CONTRACTOR 2	CONTRACTOR 3
Company name / contact			
Local address and phone			
Proof of insurance reviewed?			
Written estimate received?			
Material brand / color listed?			
Warranty explained?			
Ventilation and flashing included?			
Permit/code items discussed?			
Payment schedule clear?			
References or reviews checked?			
Pressure tactics?			
Overall confidence 1–5			

DECISION TIP

The lowest bid is not always the best choice. Compare scope, materials, warranty, communication, insurance, permit handling, and your comfort with the contractor.

8 Common homeowner questions

Q. Should I wait for insurance before tarping?

Ask your carrier, but most policies expect homeowners to take reasonable steps to prevent additional damage when safe. Take photos before and after any temporary protection and keep receipts.

Q. Can Ray's tell me if my claim will be approved?

No. Ray's is not an insurance carrier or adjuster. Ray's can help with material information and contractor connections, but coverage is determined by your policy and insurance carrier.

Q. Should I choose shingles before the claim is approved?

It can help to understand color, warranty, and budget options early, but final product selection should be coordinated with your contractor and claim scope.

Q. What if I cannot afford materials?

Tell Ray's staff about your situation. Ray's is working with Recover International to help financially struggling storm victims when possible. Assistance is limited and subject to review, eligibility, and available materials.

Q. Are SMOOSI shingles right for my home?

They may be useful for budget-sensitive or temporary situations, but ask about product condition, color, warranty, availability, and whether your contractor is comfortable installing them for your intended purpose.

9 Storm research sources & impacted-area overview

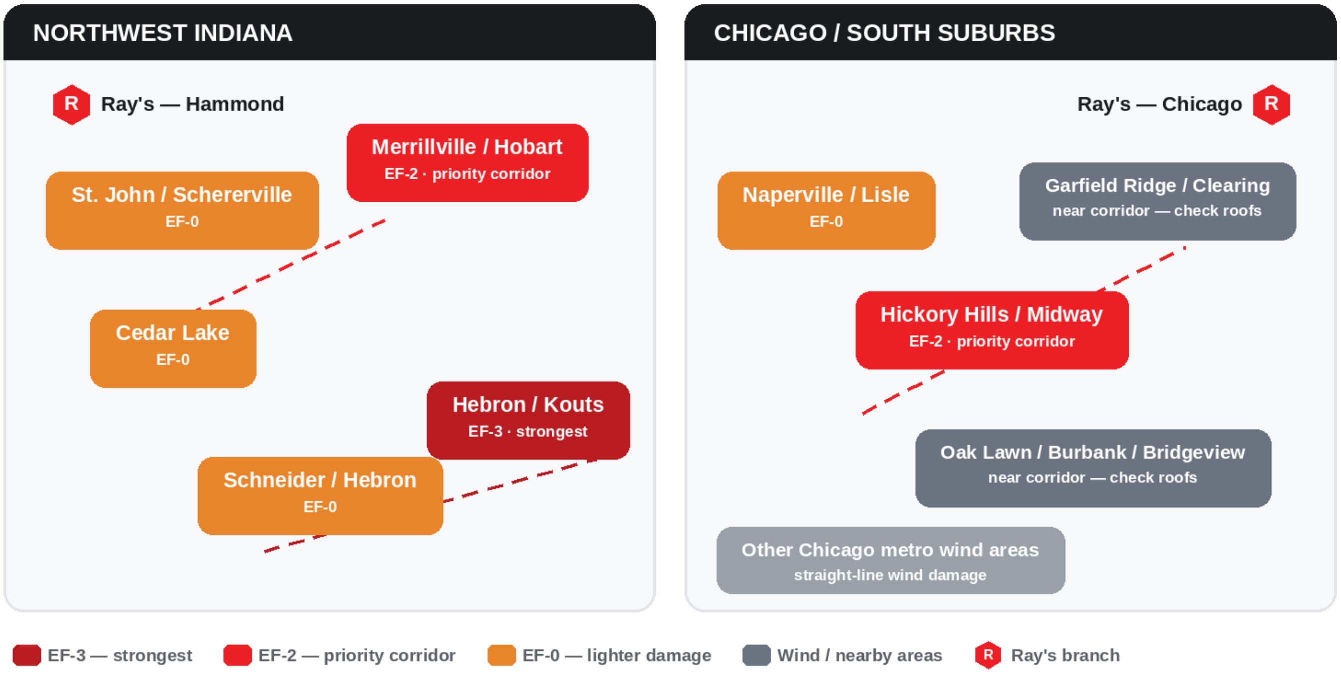
Use these sources to learn more about the storm, damaged areas, and official storm reports. Event pages are often preliminary and may be updated as post-event analysis continues.

SOURCE	USE IT FOR	WEBSITE
NWS Chicago event summaries	Official event overview, confirmed tornado list, storm maps, and damage survey updates.	**weather.gov/lot**
SPC preliminary storm reports	Broader wind, hail, and tornado report screening by date.	**spc.noaa.gov/climo/reports/today.html**
ComEd outage map	Chicago-area outage clusters and restoration status.	**comed.com/outages**
NIPSCO power outages	Northwest Indiana outage information and restoration updates.	**nipsco.com/outages/power-outages**
Ray's locations	Branch addresses, hours, and contact information.	**raysroofing.com/locations**
Recover International	Disaster relief / recovery organization working with Ray's on potential material assistance for financially struggling storm victims.	**recoverinternational.org**

Impacted-area summary

AREA	STORM NOTE	WHY HOMEOWNERS SHOULD PAY ATTENTION
Merrillville / Hobart	NWS listed an EF-2 tornado corridor.	Higher-priority area for roof, siding, gutter, fascia, tree-impact, and possible interior leak inspections.
Hickory Hills / Midway corridor	NWS listed an EF-2 tornado corridor.	Chicago-area homeowners should check roofs, vents, gutters, siding, fencing, and interior ceilings.
St. John / Schererville / Cedar Lake	NWS listed EF-0 tornado activity.	Lighter tornado damage can still lift shingles, damage ridge cap, loosen gutters, and expose weak roof areas.
Schneider / Hebron / Kouts	NWS listed EF-0 and EF-3 activity in this broader corridor.	Some areas may have more severe damage; homeowners should prioritize safety and professional inspection.
Other Chicago metro wind areas	NWS noted destructive straight-line wind damage in parts of the Chicago metro.	Wind damage may occur outside the mapped tornado track, especially where trees, fences, and utilities were damaged.

Storm-Damage Planning Areas



MAP NOTE

Approximate planning map. Verify specific addresses with official NWS and local sources.

RAYS
ROOFING SUPPLY

Ray's Roofing Supply is here to help!

Contact your local branch about tarping material, budget options, material questions, and contractor referrals.

BRANCH	ADDRESS	PHONE	HOURS
Hammond, IN	5020 Trankle Court, Hammond, IN 46327	(219) 932-7297	Mon–Fri: 7:00 am–4:00 pm · Sat: 7:00 am–noon
Chicago, IL	6830 S. Cottage Grove, Chicago, IL 60637	(773) 288-1300	Mon–Fri: 7:00 am–4:00 pm · Sat: 7:00 am–noon