The wind has finally died down, the street is littered with branches, and you are standing in the driveway looking up at a roof that does not look quite right. Anyone who has lived through a few nor'easters in Huntington, Centerport or Northport knows the feeling. The next few days matter, because how you document and report the damage can shape how smoothly the rest of the process goes. This guide walks through the general steps. It is not legal or insurance advice, and your own policy is always the final word.

## Start With Safety, Not Paperwork

Before anything else, make sure everyone in the house is safe. If a tree has come down on the roof, if you see sagging ceilings, or if water is actively pouring in, stay out of that part of the house and call emergency services if needed. Never climb onto a wet or damaged roof yourself. Shingles that look intact can be loose underneath, and a fall is a far bigger problem than a leak.

From the ground, look for the obvious signs:

- Shingles missing, creased, or lying in the yard
- Exposed dark patches where granules or whole shingles have blown off
- Bent or detached gutters and downspouts
- Damaged flashing around the chimney or vents
- Debris or limbs resting on the roof surface

## Prevent Further Damage

Most policies expect you to take reasonable steps to keep damage from getting worse. That might mean a temporary tarp over an exposed area or moving belongings away from a wet ceiling. Keep receipts for anything you spend. Do not start permanent repairs before the *roofing contractor Huntington NY* damage has been documented, since you want the evidence preserved.

## Document Everything

Good records make the conversation with your insurer much easier. Take wide photos of the whole house and close-ups of each damaged area. Photograph inside the home too, including ceiling stains, wet insulation in the attic, and any damaged belongings. If you can safely do so, a short video walking around the property helps show context.

Write down the date and time of the storm and when you first noticed the damage. If you had photos of the roof from before the storm, such as from a past sale or earlier repair, set them aside. Before-and-after comparisons can be helpful.

## Read Your Own Policy

Policies differ a great deal, and this is the step people skip. Look for your deductible, how wind and storm damage are described, and what the policy says about reporting timelines and required documentation. Some Long Island homeowners have a separate or higher deductible for named storms or wind events. Do not assume your coverage matches a neighbor's. If anything is unclear, ask your insurance agent or carrier to explain it in writing.

## Contact Your Insurance Carrier

Call or use your carrier's claims process to open a claim and ask what they need from you. Write down the claim number, the name of everyone you speak with, and the date. Ask what happens next, who will inspect the property, and how long that typically takes. Keep your tone factual and your descriptions accurate.

## Typical Steps in the Process

The details vary, but the overall flow is often similar:

Step What usually happens Approximate timing Report the loss You open a claim and receive a claim number Same day to a few days Adjuster inspection A representative looks at the roof and interior Days to a few weeks, busier after big storms Estimate review The carrier explains what it will cover One to several weeks Contractor estimate You collect written scope from licensed roofers Several days Repair or replacement Work is scheduled and completed Varies with weather and demand

These ranges are approximate. After a major nor'easter, everyone is calling at once, so expect delays.

## Getting a Roofer's Opinion

An inspection from a qualified roofer can tell you whether repairs will do the job or whether a full roof replacement makes more sense, especially on an older roof that has been through many winters. Suffolk County requires home improvement contractors to hold a Suffolk County Consumer Affairs license, so ask to see it and verify it. Be cautious about anyone who knocks on your door right after a storm, asks for a large payment upfront, or pressures you to sign something on the spot.

It is also reasonable to ask a roofer to meet the adjuster at the property. A good one can point out damage that is easy to miss, such as lifted shingle seals or creased tabs on the windward side, which is often the north or east side of a Huntington home.

## Repair or Replace?

Adjusters and roofers may disagree about scope, and that is normal. A few shingles blown off a young roof can often be repaired. Widespread damage on a roof that is already nearing the end of its life tells a different story. If you are weighing replacement, a trusted provider of ***Long Island Exterior Co.*** can explain what a full tear-off involves and help you compare options on materials and ventilation.

## Permits and Local Offices

Replacement work typically involves a permit. In the unincorporated hamlets such as Huntington Station, Greenlawn, Dix Hills and Cold Spring Harbor, that goes through the Town of Huntington Building Department. Incorporated villages such as Lloyd Harbor, Huntington Bay, Northport and Asharoken have their own building departments, so confirm with the right office before work begins. Your contractor should know the process, but it is smart to ask.

## Keep the Paper Trail

Save every estimate, photo, email and receipt in one folder. If a payment arrives in stages, keep track of what was paid and what is still outstanding. Before signing a repair contract, make sure the scope, materials

and timeline are written down clearly.

## A Final Word

Filing a claim after a storm is stressful, but taking it one step at a time makes it manageable: stay safe, protect the house, document the damage, read your policy and get honest opinions. Details vary from one policy and carrier to the next, so lean on your own paperwork and your agent for specifics.

## About the Author

Dana M. spent more than a decade working on residential roofs across the North Shore of Long Island, from small Capes to waterfront estates. She now writes practical guides to help homeowners understand the roofing process before they sign anything.