What is an ice dam on my roof?

Ice dams are continuous chunks of ice that form along the edges of your roof. They form when snow melts, runs down your roof and refreezes near the edge. This can happen due to warming outdoor temperatures or as a result of heat escaping through ceiling and roofs and melting the snow directly above. When the water runs down the roof to areas not warmed by heat escape, it collects and freezes, creating a dam. As more snow begins melting off the roof, the melt water pools behind the ice and may begin to seep back up under the shingles. It may eventually drip through the roof into your building's walls and onto your ceilings.

The key to preventing ice dams is simply to keep heat from escaping through your ceilings and roofs. After a snowfall, a cold roof will have a thick blanket of snow. A building at risk of ice dam formation, will soon have clear spots in the middle where the snow has melted off, and may well have icicles hanging from the eaves. To keep your heat from escaping and causing an ice dam, follow these three steps:

- Identify and seal ceiling openings that allow heat to escape from the heated area of the building to the truss space. Check around vent pipes, electrical cables and other openings to ensure that all air flow is sealed off.
- 2. If your building has attic areas, have the insulation levels checked and any insufficiencies addressed.
- 3. If your building's attic venting is improper, consider fixing it to ensure that heat is not trapped.

Should an ice dam form despite your best efforts, it is recommended that you have it removed as quickly as possible. Not only could they cause damage to your building, but there is also a risk that the ice could come loose and cause injury to an individual walking below. Roofing companies can be contracted to safely remove the ice buildup in a short period of time and ensure that both your building and your congregants are safe.



What you need to know about snow load!



Yes, it looks pretty, but accumulated snow can add considerable strain to a church's roof load, and every year we see headlines detailing a roof that collapsed under the additional weight of snow. At Insurance Board, we have experienced ceiling collapse claims because of snow. Fortunately, in all of Insurance Board's ceiling collapse claims nobody was in the church at the time. Flat roofs are especially dangerous where snow may drift and accumulate in amounts much greater than seen on the ground. This usually happens downwind of a higher roof. Unless your roof was specifically designed to handle a snow load, it's important to get the snow off the roof as soon as possible, starting at the areas with the heaviest drifts or uneven accumulations. If you see drifting on your flat or low pitch roof, you must consider taking steps to reduce the snow load.

Removing snow from your roof can be a dangerous and costly activity. Rather than employ volunteers on a snow and ice covered roof, it is best if you contract with a local roofing company to safely remove excess snow load from your roof.

Our insurance serves you so you can serve God.

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