



The Camp Newsletter

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Protect your roof from snow collapse



If your camp location experiences heavy snowfalls during the winter months, your roofs may be at risk of collapsing. It's not just the amount of snow, but also the snow's water content that contributes to the overall weight. One inch of water weighs 5.2 pounds per square foot, and snow can have different distributions of water content. A particularly wet snowfall can pose a greater danger for your roof, and rain falling on the snow can triple its weight.

The following tips from Church Mutual can help you prevent roof collapse from snow:

1. **Regularly inspect your roofs for damage.** Well-maintained roofs are less susceptible to snow collapse. Perform an annual inspection on every roof at your camp — or hire a contractor to do so.
2. **Watch for warning signs that may indicate structural weakness in your roofs.** Warning signs to keep an eye out for include:
 - Doors or windows that are difficult to open.
 - Cracking, popping or groaning sounds.
 - Bent or deformed metal roof supports or beams.
 - Walls that have cracks or are bending outward.
 - Roofline or decking that is sagging or wavy.
3. **Determine the maximum safe snow depth for each roof.** This should be based on each roof's load capacity as determined by an engineer during the planning and construction process. If you don't know the load capacity of your camp's roofs, consider enlisting the services of an engineer to provide you with this crucial information. It's also important to know the type and amount of snow your camp location typically receives.
4. **When snow accumulates at your camp location, keep an eye on your roofs.** Many camps do not maintain full-time staff on-site during the off-season. If that's the case for you, be sure to implement a process for monitoring snow depth on your roofs throughout the winter. Watch for snow in roof valleys — low areas of the roof that may end up bearing a larger load of snow than other areas. Check the downwind side of pitched roofs, and if there are dormers or other structures on your roof, watch for accumulation of snow along the sides.
5. **Remove snow from your roofs before it reaches 50% of the safe snow depth.** You can do this by using a roof rake. If this cannot be completed from the ground, consider securing the services of a qualified, licensed contractor, given the risk involved and the potential for damage to the roofs.
6. **When removing snow from your roofs, do so uniformly, in layers.** This will prevent unbalanced loads, which could cause a collapse. Again, consider using a qualified licensed contractor to help you remove snow from your roofs.

For information on Camp Insurance contact Michael Labadorf CPCU Executive Vice President of Brown & Brown, at 800-221-2834, or 516-247-5850 mlabadorf@bbinsgc.com.

Visit churchmutual.com/campsafety for additional information, resources and more designed to help you learn about and prepare for common risks facing camps.