

Insurance Institute for Business & Home Safety®

SMALL BUSINESSES

COMMERCIAL ROOF MAINTENANCE CHECKLIST

A Practical Checklist to Maintaining Commercial Roofs

Your roof is your building's first line of defense against severe weather. Routine inspections and timely maintenance can help identify minor issues before they become costly repairs. Regular roof care also helps reduce the risk of water intrusion, protect rooftop equipment, extend the service life of the roof system, and minimize disruptions to business operations.

Use this checklist to help identify common maintenance needs and keep your roof better prepared for severe weather. Inspections and maintenance should be coordinated by the person responsible for the property, with qualified roofing or other appropriate professionals performing work when needed.

Safety First: Do not access a roof when conditions are unsafe or when doing so requires specialized training or fall protection. When in doubt, contact a qualified professional.

1. ROUTINE ROOF INSPECTION

When to Inspect

- ☐ Inspect at the beginning of each season.
- ☐ Inspect after severe weather.
- ☐ Inspect after roofing, HVAC, electrical, or other contractor work.
- ☐ Inspect whenever you notice a leak, water stain, unusual noise, or water collecting on or near the building.

Keep Roof Records

- ☐ Photograph the roof at least once each year and after major repairs.
- ☐ Save inspection reports, repair invoices, warranty information, and photographs.
- ☐ Keep the names and contact information for roofing and other relevant contractors.
- ☐ Store records in a location that is easy to access after a storm.

Keep Water Moving Off the Roof

- ☐ Clear leaves, branches, gravel, roofing material, and other debris from gutters, roof drains, and other drainage openings.
- ☐ Look for standing water on the roof or inside gutters. Water that remains after visible blockages are cleared may indicate a drainage or slope problem.
- ☐ Check gutters for sagging, loose sections, damage, or areas pulling away from the building.
- ☐ Make sure downspouts carry water away from exterior walls, doors, and the foundation.
- ☐ Ensure air-conditioning drain lines direct water toward a roof drain or other approved drainage point.
- ☐ Keep nearby tree branches trimmed away from the roof.

Check Rooftop Equipment

- ☐ Look for loose, missing, damaged, or rusted screws, fasteners, straps, and cables.
- ☐ Make sure air-conditioning units, vents, exhaust stacks, and other rooftop equipment are firmly secured.
- ☐ Look around the base of each unit for gaps, cracks, damaged sealants, soft or deteriorated materials, or signs of water entry.
- ☐ Check underneath and around equipment for leaves, trash, tools, or loose materials.
- ☐ Make sure access panels and covers are closed and securely attached.
- ☐ Have a qualified contractor evaluate and repair loose or damaged supports, straps, cables, or equipment connections.

2. AFTER SEVERE WEATHER

- ☐ From a safe location, look for shifted, leaning, or visibly damaged rooftop equipment.
- ☐ Check for missing or damaged equipment panels, covers, screws, flashing, straps, or cables.
- ☐ Look for new leaks, ceiling stains, damp areas, or water collecting on the roof or near the building.
- ☐ Check gutters, downspouts, drains, and other drainage openings for damage or blockage.
- ☐ Remove debris only when it can be done safely.
- ☐ Photograph damage before repairs begin and keep the photographs with your roof records.
- ☐ Contact a qualified roofing or mechanical contractor when damage is suspected.

Do Not Ignore Small Leaks

Even a small roof leak can allow water to damage insulation, ceilings, electrical systems, equipment, and inventory. Address leaks promptly before they become larger, more costly problems.

3. CALL A QUALIFIED PROFESSIONAL WHEN YOU SEE

- ☐ Standing water that does not drain after visible blockages are cleared.
- ☐ Loose, leaning, shifted, or damaged rooftop equipment.
- ☐ Damaged straps, cables, curbs, supports, vents, stacks, gutters, or downspouts.
- ☐ Rusted, damaged, or missing equipment panels, flashing, screws, or fasteners.
- ☐ Cracks or damaged sealant around roof drains, flashing, penetrations, or equipment bases.
- ☐ Water stains, active leaks, soft roof areas, or damaged ceiling materials.
- ☐ Any condition that requires accessing a steep, wet, damaged, or unfamiliar roof or otherwise cannot be safely inspected.

Safety first: Do not climb onto a roof during severe weather, when the surface is wet or icy, or when safe access and fall protection are not available.

4. WHEN CONTRACTORS WORK ON THE ROOF

Before Work Begins

- ☐ Verify the contractor is licensed where required.
- ☐ Confirm the contractor carries appropriate insurance.
- ☐ Confirm the roofing contractor has experience working on commercial roof systems.
- ☐ Clearly define the scope of work with the contractor.
- ☐ Discuss how rooftop equipment, flashing, gutters, roof drains, and other drainage components will be protected during the work.

- ☐ Tell the contractor that all panels, covers, screws, flashing, straps, cables, and other components must be reinstalled and secured before the work is considered complete.

Before the Contractor Leaves

- ☐ Confirm that all equipment panels, covers, screws, flashing, straps, cables, and other components have been reinstalled and securely fastened.
- ☐ Confirm that gutters, roof drains, scuppers, and other drainage components are clear, operating properly, and free of roofing materials and debris.
- ☐ Ensure all tools, packaging, fasteners, roofing materials, and other debris have been removed from the roof.
- ☐ Have the person responsible for the property or an appropriate maintenance professional inspect the completed work to verify rooftop equipment and affected roof components have been properly reassembled and secured.
- ☐ Ask what temporary repairs were made and what permanent follow-up work, if any, is still needed.
- ☐ Do not approve the work as complete until the roof area is clean, drainage systems are unobstructed, and affected rooftop equipment and components have been properly reinstalled and secured.

5. RESILIENCE IMPROVEMENTS

Consider these improvements when repairs or replacements are already planned. A qualified roofing professional or appropriate contractor should determine what is suitable for your building.

Consider going FORTIFIED™	When replacing your roof, consider installing a FORTIFIED Roof to provide additional protection against severe weather.
Increase drainage capacity	When gutters or other drainage components are replaced, ask whether larger gutters or additional drainage capacity would improve water flow.
Improve high-wind connections	In hurricane- or high-wind-prone areas, ask whether gutters and rooftop equipment need stronger straps, anchors, fasteners, or connections.
Correct recurring standing water	Have a roofing professional evaluate repeated ponding or standing water and correct roof or gutter slope problems.
Replace deteriorated components	Replace rusted flashing, damaged panels, deteriorated sealant, rotted curbs, and weakened supports before they fail.
Move water away from the building	Extend or redirect downspouts when water collects near walls, entrances, or the foundation.
Improve post-work controls	Require a final roof inspection and debris check after every contractor visit.

INSPECTION RECORD

Date Inspected	Completed By	What Was Found	Repairs Needed / Completed

About IBHS

The Insurance Institute for Business & Home Safety (IBHS) is an independent, nonprofit research organization supported by the property insurance industry. Through scientific research and full-scale testing, IBHS develops practical guidance to help businesses and property owners reduce damage from severe weather and other hazards.

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